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ABSTRACT

Volume 1 of this document reports the results of a telephone survey of approximately 3,600 student and parent borrowers who originated loans during the 1994-95 academic year using two Title IV Federal student loan programs, the Direct Loan and the Federal Family Education Loan (FFEL) programs. The objective of the survey was to provide baseline comparisons of borrower satisfaction and experiences with each program. Survey results were analyzed separately for four respondent groups: Direct Loan student borrowers, FFEL student borrowers, Direct Loan parent borrowers, and FFEL parent borrowers. Differences in borrowers' experiences were examined over time and by several key borrower and institutional characteristics, including: age of student borrowers; race or ethnicity; the category of school attended (proprietary/private/public); the incidence of problems with timeliness, explanations, and awareness of repayment schedules; and satisfaction levels concerning orientation and counseling. Findings indicate that Direct Loan borrowers were more likely than FFEL borrowers to cite their 1994-95 loan experience as positive; on other measures no significant differences were found between Direct Loan and FFEL programs. Volume 2, the technical appendices, contains detailed tables of survey results, distribution tables of responses and response rates; the questionnaire and item response frequencies; and survey methodology and instruments. (BF)

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Direct Loan Evaluation
A Survey of Direct Loan Program and Federal Family Education Loan Program Borrowers: Academic Year 1994-95

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Volume One — Summary Report

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Evaluation of the Federal Direct Loan Program

A Survey of Direct Loan Program and Federal Family Education Loan Program Borrowers

Volume One—Summary Report

Contract No. EA93085001

Submitted to:

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1997

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The cooperation of more than 3,600 borrowers participating in the Federal Direct Loan and Federal Family Education Loan Programs enabled a thorough description of their experiences with the loan programs. This report would not have been possible without the time and effort expended by borrowers during the telephone interviews.

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Introduction

Institutional and borrower surveys comprise one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International under contract to the U.S. Department of Education. The goal of the evaluation is to assess the effectiveness of Direct Lending in terms of simplified administration, customer satisfaction, and reduced costs to the federal government. The surveys are designed to determine the level of customer satisfaction with the Federal Direct Loan and Federal Family Education Loan (FFEL) Programs.

This report presents the findings of a telephone survey of approximately 3,600 student and parent borrowers participating in the Title IV loan programs who originated loans during the 1994-95 academic year. The borrower survey was conducted from November 1995 through March 1996. The specific objective of the survey was to provide baseline comparisons of borrower satisfaction and experiences with each program, including:

- Overall quality and perceived ease of loan program administration;
- Satisfaction with the loan application process and servicing experiences;
- Effectiveness of borrower counseling;
- Satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guarantee agencies); and
- Borrowers' understanding of the key terms and features of the respective loan programs.

In addition, differences in borrowers' experiences were examined over time, and by several key borrower and institutional characteristics.

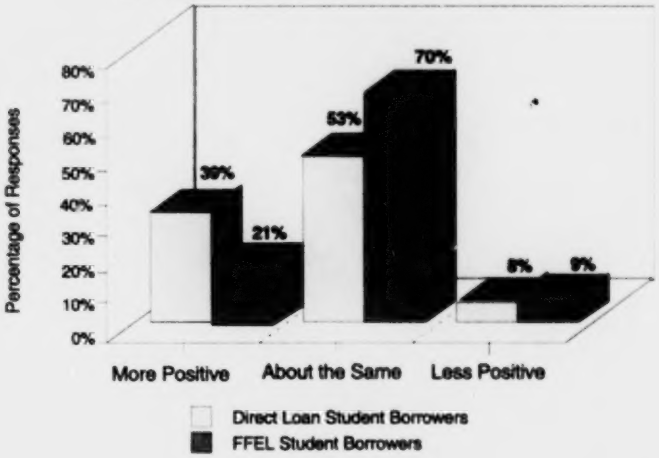
To help interpret the findings, Macro International cautions the reader that at least two types of comparisons are presented in this report. The first involves asking borrowers who have actually participated in both loan programs about their comparative experiences, which from an inferential standpoint, produces the most generalizable results. The second type of comparison involves asking borrowers about their experiences in one program only, which provides less information for comparing the relative merits of the two loan programs. An important caution, however, is that both types of comparisons involve the experiences of borrowers in the first year of the Direct Loan program only (1994-95), so that any generalizations to subsequent years of the program would be inappropriate.

Findings

- **Direct Loan borrowers with previous FFEL loans were more likely than FFEL borrowers with previous FFEL loans to cite their 1994-95 loan experience as *more positive* than their prior experience.** Borrowers with multiple loans were asked to compare their 1994-95 loan to their most recent prior loan. Students in the Direct Loan Program were significantly more likely than FFEL borrowers to cite their 1994-95 loan process as *more positive* than their prior FFEL experience.[1] In fact, Direct Loan students were almost twice as likely as those in the FFEL Program to cite their 1994-95 experience as *more positive* (39 percent for Direct Loan vs. 21 percent for FFEL) (figure 1).

Figure 1

1994-95 Loan Experience vs. Prior Experience by Loan Program



Direct Loan students were also more likely than FFEL students to mention easier processing and reduced paperwork as reasons for increased satisfaction.

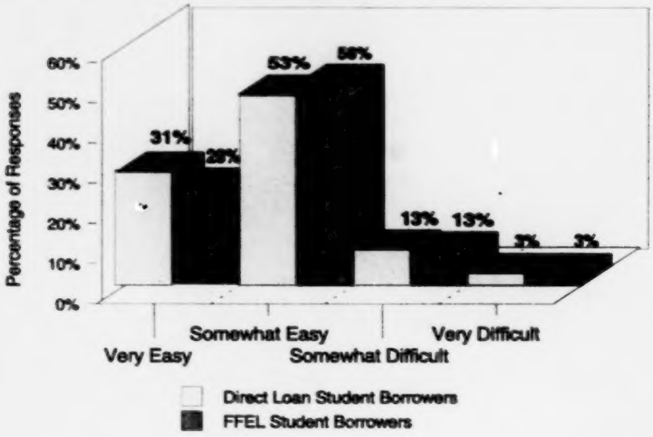
- **The vast majority (over 80 percent) of Title IV borrowers perceived their 1994-95 loan origination process as *very easy* or *somewhat easy*. No statistically significant differences were found between the Direct Loan and FFEL Programs.** The percentages of students indicating an overall positive rating for ease of loan origination were identical between the two programs (84 percent for Direct Loan and FFEL institutions) (figure 2).

---

[1] Throughout the report, the 5 percent level of statistical significance was used to test for differences between the loan programs. In those instances where there were no significant differences between the loan programs, the results were not presented in the text.

Figure 2

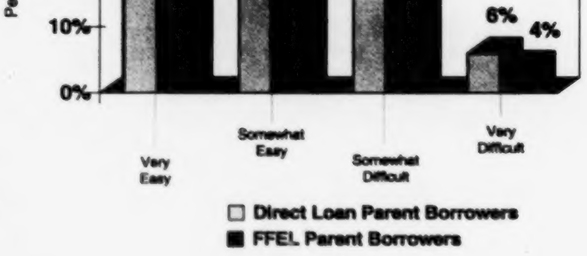
Level of Ease in Obtaining 1994-95 Loan: Student Borrowers



As shown in figure 3, the overall ratings for ease of loan origination were also essentially identical for Direct Loan and FFEL parent borrowers (i.e., borrowers who originated PLUS loans during the 1994-95 academic year), with 79 percent of Direct Loan PLUS borrowers indicating an overall positive rating compared to 81 percent of FFEL PLUS borrowers.

Figure 3

Level of Ease in Obtaining 1994-95 Loan: Parent Borrowers



When the results were examined by borrower and institutional characteristics, institutional control appeared to have a significant impact on opinions regarding loan origination, particularly among student borrowers.[2] Students in proprietary schools were more likely to perceive the loan process as easy than those in private or public schools.

Significant relationships were also found between ease of loan origination and gender, with female respondents (students and parents) indicating higher levels of satisfaction with loan origination than male respondents; and dependency status, with independent students expressing higher levels of satisfaction with ease of loan origination than dependent students.

- **Borrowers were generally satisfied with the timeliness of their 1994-95 loan funds. No significant differences were found between Direct Loan and FFEL borrowers.** The percentage of respondents indicating timely receipt of funds was 83 for FFEL student borrowers, 85 for Direct Loan student borrowers, 88 for Direct Loan parent borrowers, and 90 for FFEL parent borrowers.

  Significant relationships were found between perceived timeliness of funds and several institutional characteristics. Student borrowers attending proprietary schools indicated the greatest satisfaction with timeliness of funds, and those attending public schools were least satisfied. A similar pattern was found for parent borrowers.

  Both student and parent FFEL borrowers in institutions that use electronic funds transfer (EFT) displayed lower satisfaction levels with the timeliness of funds than those in schools that do not use EFT to process student loans.

- **Most borrowers were satisfied with their entrance/exit counseling and other contacts with the Financial Aid Office. No significant differences were found between the Direct Loan and FFEL Programs.** The specific aspects examined included satisfaction with both ED and the Financial Aid Office in explaining loan terms, satisfaction with the financial aid orientation, and satisfaction with exit counseling and the associated printed information.

- **Borrowers indicated a relatively low awareness of the key terms and features of the loan programs. No significant differences in borrower awareness were found between the Direct Loan and FFEL Programs.** When borrower responses were compared to information from the National Student Loan Data System (NSLDS), roughly one-half of the student borrowers and fewer than three-fourths of the parent borrowers were able to correctly identify their loan amount within 50 percent of the actual amount. Further, only a third of the student borrowers and half of the parent borrowers knew the interest rate on their loan within two percentage points of the actual rate, and fewer than 5 percent of the respondents (students and parents) knew the exact interest rate.

---

[2] Due to the large number of borrower and institutional characteristics examined, the more conservative 1 percent level of significance was used to reduce the likelihood of significant relationships occurring by chance.

The majority of student and parent borrowers in both loan programs were able to correctly estimate the amount of time that it would take to pay off their loans, which suggests that borrowers were aware that their loans had to be repaid.

In terms of the borrower and institutional characteristics examined, student and parent borrowers with loans in repayment were significantly more familiar with their loan information than those in any other loan status category. Previous borrowers (students and parents) were less likely to know their loan amount than first-time borrowers or those in repayment. Students with graduate-level education were more aware of their loan amount and interest rate than were those with lower education levels. Students attending proprietary schools indicated lower awareness of their loan amount than those attending private or public institutions; and students attending schools with the highest levels of institutional loan program satisfaction typically displayed the greatest awareness of their loan terms.

A Survey of Direct Loan Program and Federal Family Education Loan Program Borrowers

Introduction

Institutional and borrower surveys comprise one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education. The overall purpose of the project is to evaluate the effectiveness of Direct Lending in terms of simplified administration, customer satisfaction, and reduced cost to the federal government.

In 1995, Macro conducted mail surveys of Direct Loan and Federal Family Education Loan (FFEL) Program institutions to assess overall satisfaction with Direct Loan implementation and administration at the institutional level. Consistent with the objectives of the institutional surveys, the overall goal of the borrower survey was to assess *borrower-level* differences in loan program administration between the Direct Loan Program and FFELP. The specific areas of investigation included:

- Overall quality and perceived ease of loan program administration;
- Satisfaction with the loan application process and servicing experiences;
- Effectiveness of borrower counseling;
- Satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guarantee agencies); and
- Borrowers' understanding of key terms and features of the respective loan programs.

In addition, changes in borrowers' experiences with the various aspects of loan program administration were reviewed over time for Direct Loan versus FFELP. Differences were also examined by several key borrower and institutional characteristics to determine if they were related to satisfaction level, perceived quality of loan program administration and/or understanding of loan terms and features.

The borrower survey was conducted using a telephone survey methodology. The telephone interviews were administered at Macro's Burlington, Vermont facility via Computer Assisted Telephone Interviewing (CATI). Data collection began on November 10, 1995 and continued through March 17, 1996. Calls were placed Monday through Sunday from 9:00 a.m. - 9:00 p.m. local time, and were spread throughout the day in order to achieve the highest possible response rate. An unlimited number of attempts were made by interviewers to reach each qualified respondent. The overall response rate for the survey was 73 percent, based on 3,623 responses from 4,953 eligible respondents.

The borrower survey sample was selected from schools that participated in the 1995 institutional surveys. The starting sample included borrowers who originated federal student loans during the

1994-95 academic year—the most recent full academic year preceding the borrower survey data collection period. This allowed the borrower survey responses to be linked with the institutional characteristics and responses from the 1995 surveys.

The survey results were analyzed separately for four respondent groups:

- Direct Loan student borrowers,
- FFEL student borrowers,
- Direct Loan parent borrowers, and
- FFEL parent borrowers.

Within these groups, responses were also examined by the following borrower and institutional characteristics (while controlling for the different mix of schools participating in the two programs).

Borrower Characteristics

- Borrower Status (First-Time, Previous, In Repayment)
- Loan Status (Repayment, Grace Period, Deferment, Forbearance, Delinquent, Default, Paid in full)
- Income
- Employment Status (including employment related to major and employment status by loan status)
- Age
- Race/Ethnicity
- Gender
- Education Level
- Dependency Status

Institutional Characteristics

- Institutional Control
- Size (Loan Volume)
- Type of Computer System
- Use of Electronic Funds Transfer (EFT) (FFEL Schools)
- Number of Lenders (FFEL Schools)
- Number of Guarantee Agencies (FFEL Schools)
- Origination Level (Direct Loan Schools)

- Overall Institutional Program Satisfaction
- Level of Effort Required to Administer Program

Cross tabulations were produced via SAS, and the results were tested for significance using a General Linear Model approach (described in the Survey Methodology section of the report).

This report summarizes the findings of the 1995/1996 borrower survey. Detailed tables illustrating the number and percentage of responses, the sample representation, and the response rates for several key variables by loan program are included in the Technical appendices. The appendices also present:

- The weighted data tables;

- Weighted and unweighted frequencies for the four respondent groups (Direct Loan student borrowers, FFEL student borrowers, Direct Loan parent borrowers, and FFEL parent borrowers) as well as the actual number of responses;

- A detailed description of the survey methodology, including a description of the statistical analyses; and

- The survey instruments.

Changes in Borrower Satisfaction Levels Since Introduction of the Direct Loan Program

Changes in Overall Satisfaction With Loan Experience Among Previous Borrowers: Direct Loan vs. FFEL

In order to provide a basis for comparisons of loan program satisfaction, Direct Loan borrowers were asked to compare their 1994-95 loan experience to their most recent loan experience under the FFEL program. To assess changes in the FFEL program over time, FFEL borrowers were also asked to compare their most recent loan experience to their previous one.

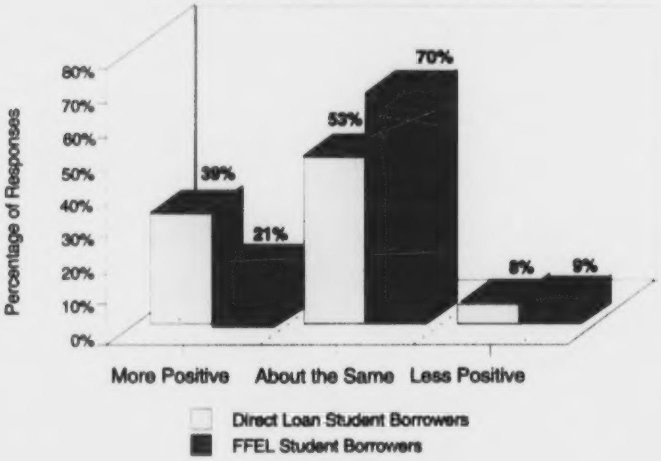
Question #H7 (Students), #F7 (Parents)

How did your overall experience in obtaining your 1994-95 loan compare with your experience in obtaining your prior loan? Was it more positive, less positive or about the same?

As shown in figure 1, student borrowers in the Direct Loan program were more likely than FFEL student borrowers to cite their 1994-95 loan process as *more positive* than their prior FFEL experience. Approximately 39 percent of Direct Loan student borrowers versus 21 percent of FFEL student borrowers indicated that their overall experience in obtaining their 1994-95 loan was *more positive* than their prior FFELP experience (see table 8.1 of Technical Appendix A).

Figure 1

1994-95 Loan Experience vs. Prior Experience by Loan Program



Among these borrowers, Direct Loan students were also more likely than FFEL students to mention easier processing and reduced paperwork as reasons for increased satisfaction.

Although the percentage of Direct Loan parent borrowers indicating that their 1994-95 loan experience was *more positive* than their prior experience was slightly higher than that for FFEL borrowers, the difference was not significant.

Current vs. Prior Satisfaction by Borrower and Institutional Characteristics

Significant differences in current versus prior satisfaction were found by borrower and institutional characteristics for student borrowers only. Differences were found by income, age category, institutional control and loan volume.

- Current versus prior satisfaction was lowest for students with annual household incomes of $40,000 or less, and highest for those with household incomes exceeding $50,000 (table 23.1).
- The percentage of student borrowers giving their 1994-95 loan experience a *more positive* rating increased with the age of the student (table 32.1). However, this effect disappeared when controlling for size and control of institution, which suggests that the result was driven by the effects of institutional control and/or loan volume.
- In support of the above observation, student borrowers attending schools with the highest loan volumes indicated the greatest current versus previous satisfaction (although they typically displayed the lowest absolute satisfaction levels) (table 67.1).
- In addition, student borrowers attending private schools were less likely than those attending proprietary or public schools to cite their 1994/95 loan as more positive than their prior loan. As shown in exhibit 1 (and in tables 63.1 and 158.1), the pattern was similar for Direct Loan and FFEL institutions.

Exhibit 1

Satisfied With 1994-95 Loan Experience vs. Prior Loan Experience by Institutional Control by Loan Program: Student Borrowers

Current vs. Prior Satisfaction	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
More Positive	33%	27%	42%	28%	16%	22%
About the Same	54%	69%	50%	63%	72%	70%
Less Positive	13%	4%	8%	8%	12%	7%

Borrower Satisfaction With Loan Program Aspects and Activities

Level of Ease in Obtaining Loan

The first survey item was designed to measure borrower satisfaction with the level of ease in obtaining their federal student loan.

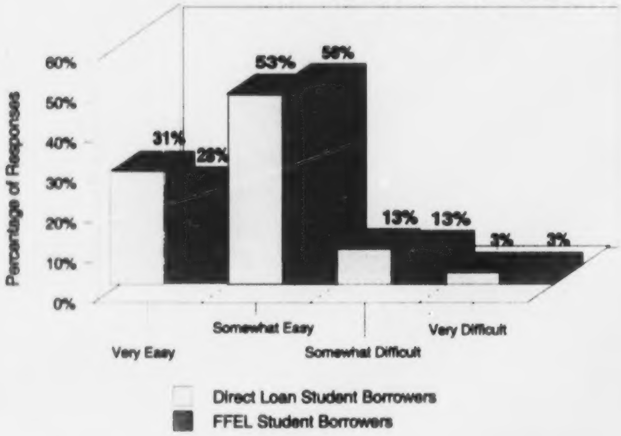
Question #B1

> Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult or very difficult?

As shown in figure 2, the majority of student borrowers indicated that loan origination was either *very easy* or *somewhat easy* (table 2.1). There was no statistically significant difference in perceived ease of loan origination between the two loan programs. In fact, the percentages of student borrowers indicating an overall positive rating were identical for the two programs (84 percent, respectively).

Figure 2

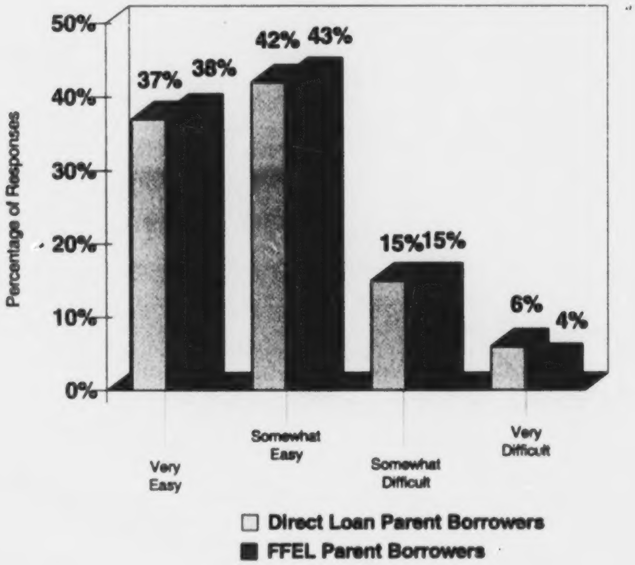
Level of Ease in Obtaining 1994-95 Loan: Student Borrowers



As indicated in figure 3 (and in table 100.1), the overall ratings for ease of loan origination were also almost identical for Direct Loan and FFEL parent borrowers.

Figure 3

Level of Ease in Obtaining 1994-95 Loan: Parent Borrowers



When the results were examined by borrower and institutional characteristics (after controlling for loan program), significant relationships were found between ease of loan origination and gender, with female respondents (both students and parents) indicating higher levels of satisfaction with loan origination than male respondents (tables 40.1 and 123.1). Also, independent students expressed higher levels of satisfaction than dependent students (table 52.1).[3]

A significant relationship was also found between institutional control and ease of loan origination. As shown in exhibit 2 (and in tables 58.1 and 154.1), student borrowers in proprietary schools (Direct Loan and FFEL) were most likely to perceive loan origination as an easy process, and those in public schools were least likely to indicate that the process was easy. In addition, Direct Loan borrowers attending private schools were more likely to rate their loan origination as *very easy* than were FFEL borrowers attending private schools. However, among parents borrowing through the PLUS program, there were no significant differences among schools in terms of ease of loan origination.

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[3] Note that a three-way analysis of variance was conducted to test for interactions between loan program (Direct Loan versus FFEL) and borrower/institutional characteristics when predicting the dependent variables. No significant interactions were found between loan program and the selected characteristics.

Exhibit 2

Level of Ease in Obtaining 1994-95 Loan by Institutional Control by Loan Program: Student Borrowers

Level of Ease	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
Very Easy	45%	46%	28%	46%	28%	24%
Somewhat Easy	44%	40%	56%	49%	57%	57%
Somewhat Difficult	11%	12%	13%	5%	12%	16%
Very Difficult	0%	2%	3%	1%	3%	3%

Timeliness of Loan Funds

In addition to ease of loan origination, perceived timeliness of loan funds was used to determine the level of borrower satisfaction with the federal loan programs.

Question #B2

In your opinion, did you receive your loan funds in a timely manner?

As shown in exhibit 3 (and in tables 3.1 and 101.1), more than 80 percent of the responding borrowers (both students and parents) were satisfied with the timeliness of their 1994-95 loan funds. No statistically significant differences in satisfaction with timeliness of funds were found between the Direct Loan and FFEL programs.

Exhibit 3

Percent of Borrowers Indicating Timely Receipt of Funds by Loan Program

Borrowers	Direct Loan	FFEL
Students	85%	83%
Parents	88%	90%

Statistically significant relationships *were* found between the perceived timeliness of funds and the following characteristics:

- Age Category—Satisfaction with timeliness was significantly lower for students in the 45-54 age category than for any other age groups. Satisfaction levels for all other categories were virtually identical (table 27.1).
- Race/Ethnicity—Perceptions of timeliness varied significantly by race/ethnicity, particularly among parent borrowers. The percentage of parent borrowers indicating timely receipt of funds was highest for respondents classified as *White, Not of Hispanic Origin*, and lowest for those classified as *Other*, with the middle category including respondents classified as *Black, not of Hispanic origin* (table 114).[4]
- Institutional Control—As shown in exhibit 4, student borrowers attending proprietary and private schools generally indicated the greatest satisfaction with timeliness of funds, and those attending public schools were least satisfied (also see tables 59.1, 118.1, and 155.1).

Exhibit 4

Percent of Borrowers Indicating Timely Receipt of Funds by Institutional Control by Loan Program

Institutional Control	Direct Loan		FFEL	
	Students	Parents	Students	Parents
Proprietary	85%	98%	94%	97%
Private	88%	86%	85%	90%
Public	84%	88%	80%	86%

Significant relationships were also found between perceived timeliness of funds and the following institutional characteristics which are highly correlated with institutional control:

- Loan Volume—Among parent respondents, satisfaction with timeliness of funds was inversely related to loan volume at the institution (table 124.1).

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[4] Respondents classified as Hispanic and those classified as Asian are included in the *Other* category due to the relatively small sample sizes for these two respondent groups. The *Other* category also includes open-ended responses with fewer than five cases.

- Computer System—Parent respondents in schools that use PCs exclusively were most satisfied with the timeliness of loan funds (table 131.1).

- Use of EFT—Both student and parent FFEL borrowers in institutions that use EFT displayed lower satisfaction levels with the timeliness of funds than those in schools that do not use EFT to process student loans (tables 80.1 and 139.1).

- Number of Lenders/Guarantee Agencies—FFEL parent borrowers in schools with the fewest lenders and guarantee agencies indicated the highest levels of satisfaction with the timeliness of loan funds (tables 136.1 and 142.1).

Satisfaction With Entrance/Exit Counseling and Financial Aid Contacts

Borrowers were also asked to rate their level of satisfaction with several specific aspects of the federal loan programs.

Question #C1 (Students Only)

> Overall, how satisfied were you with the effectiveness of the financial aid orientation you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

Question #C2 (Students), #C1 (Parents)

> How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 loan—very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?
>
> - The Department of Education and its contractors
> - The Financial Aid staff at (SCHOOL NAME)

Question #D1 (Students Only)

> How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your current loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

Question #D3 (Students Only)

How satisfied were you with printed information received during exit counseling in helping you to understand the terms of your loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

As shown in exhibit 5 (and in tables 4.1 - 4.5, 102.1, and 102.2), borrowers were generally satisfied with counseling and financial aid contacts.

Exhibit 5

Percent of Borrowers *Very* or *Somewhat Satisfied* With Aspects of Loan Program: Direct Loan vs. FFEL

Aspect	Direct Loan Students	FFEL Students	Direct Loan Parents	FFEL Parents
Financial Aid Orientation	81%	87%	*	*
Loan Terms Explained by the FAO	76%	80%	84%	85%
Exit Counseling by the FAO	73%	82%	*	*
Printed Information From Exit Counseling	88%	97%	*	*

* Parent borrowers in both programs do not participate in these activities.

The borrower and institutional characteristics that were significantly related to borrower satisfaction with the loan program aspects were:

- Institutional control—As shown in exhibit 6, Direct Loan and FFEL borrowers in private schools consistently displayed the highest levels of satisfaction for all but one aspect of the loan experience—the ability of the Financial Aid Office (FAO) staff to explain loan terms. Among the Direct Loan schools, students in public institutions expressed the highest level of satisfaction with this aspect of their loan program (also presented in tables 60.2, 60.3, and 156.1).

  Parent borrowers in proprietary schools (see exhibit 7) were generally more satisfied with the individual program aspects than were those in private or public schools (tables 119.1 and 157.1).

Exhibit 6

Percent of Borrowers Very or Somewhat Satisfied With Aspects of Loan Program by Institution Control by Loan Program: Student Borrowers

Aspect	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
Financial Aid Orientation	72%	84%	81%	88%	89%	86%
Loan Terms Explained by ED	84%	93%	88%	*	*	*
Loan Terms Explained by the FAO	74%	73%	76%	80%	84%	78%
Exit Counseling by the FAO	72%	84%	71%	84%	85%	80%
Printed Instruction From Exit Counseling	89%	90%	88%	95%	98%	97%

* Borrowers in the FFEL program do not have their loan terms explained by ED.

Exhibit 7

Percent of Borrowers Very or Somewhat Satisfied With Aspects of Loan Program of Institution Control by Loan Program: Parent Borrowers

Aspect	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
Loan Terms Explained by ED	100%	89%	83%	*	*	*
Loan Terms Explained by the FAO	96%	82%	84%	89%	86%	82%

* Borrowers in the FFEL program do not have their loan terms explained by ED.

Other findings are:

- Borrower status—First-time student borrowers expressed a significantly higher level of program satisfaction than previous borrowers or those in repayment (tables 13.1 - 13.3).
- Age category—Satisfaction with the counseling aspects of the program increased as the age of student increased (tables 28.1 - 28.3).

- Dependency status—Independent students consistently expressed higher satisfaction levels than dependent students (tables 53.1 - 53.3).
- Loan volume—Student and parent program satisfaction was inversely related to institutional loan volume (tables 66.1 - 66.4, and 126.1).
- Computer system—Student and parent borrowers in schools with PC-based systems were significantly more satisfied with the program aspects (tables 72.1, 72.2, and 132.1).
- Institutional program satisfaction—Student and parent borrower satisfaction was directly related to institutional satisfaction with the administration of the loan programs as measured in prior customer satisfaction surveys (tables 91.1 - 91.4, and 147.1).

Satisfaction With Department of Education-Provided Communications, Services, and Materials Associated With Loan Program

Student and parent borrowers were asked to rate their level of satisfaction with communications provided by various service providers (i.e., the Department of Education, lenders and guarantee agencies, as applicable). A source of communications that was common to all respondent groups was the Department of Education. As shown in Questions G3 and G5, borrowers were asked to rate their satisfaction with several different types of ED-provided services, and their overall level of satisfaction with ED. It should be noted that these questions were only asked if the respondent had actually contacted the Department of Education regarding their 1994-95 loan.

Question #G3

On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the Department of Education regarding your 1994-95 loan?

a. The helpfulness of representatives
b. The courtesy of representatives
c. Responsiveness to telephone calls
d. Responsiveness to letters
e. The level of knowledge of representatives
f. The usefulness of information received
g. The timeliness in processing or addressing your request

Question #G5

Overall, how satisfied are you with any contacts that you had with the Department of Education regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

As shown in exhibits 8 and 9, both student and parent borrowers were generally satisfied with the communications and services provided by the Department of Education. No significant differences in satisfaction were found between the two loan programs.

In exhibit 8 (and tables 5.1 - 5.8), where the average satisfaction ratings for ED-provided communications and services are presented by loan program on a one to five scale (with five indicating the highest possible rating), scores ranged from a low of 3.9 to a high of 4.6. The overall satisfaction ratings are presented in exhibit 9 (and tables 103.1 - 103.7), which show that almost 90 percent of students and more than 90 percent of parents were generally satisfied with ED-provided services.

Exhibit 8

Average Satisfaction Ratings for Communications and Services Provided by the Department of Education: Direct Loan vs. FFEL

Type of Communication/Service	Direct Loan Students	FFEL Students	Direct Loan Parents	FFEL Parents
The helpfulness of representatives	3.9	4.0	4.3	4.0
The courtesy of representatives	4.2	4.4	4.6	4.4
Responsiveness to telephone calls	4.0	4.1	4.4	3.9
Responsiveness to letters	4.0	4.0	*	*
The level of knowledge of representatives	4.2	4.4	4.3	4.4
The usefulness of information received	4.1	4.4	4.2	4.4
The timeliness in processing or addressing your requests	4.0	4.1	4.1	4.3

* In the sample, there were no Direct Loan or FFEL parent borrowers who responded to this question.

Exhibit 9

Overall Satisfaction With ED-Provided Services: Direct Loan vs. FFEL

Satisfaction Level	Direct Loan Students	FFEL Students	Direct Loan Parents	FFEL Parents
Very Satisfied	41%	47%	62%	64%
Somewhat Satisfied	47%	42%	26%	31%
Somewhat Dissatisfied	10%	8%	9%	0%
Very Dissatisfied	2%	2%	3%	5%

Experiences With Loan Consolidation

Borrowers with multiple loans were asked to rate their level of satisfaction with consolidation experiences, as applicable.

Question #H4 (Students), #F4 (PLUS)

Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of servicing you have received?

Among student borrowers, over 97 percent of respondents were no less satisfied with their level of loan servicing after consolidation than before consolidation (see tables 9.1 and 10.1 - 10.6). There were no differences between loan programs. Among parent borrowers, the total number that responded to this question was less than 30, so the results were not analyzed by loan program or institutional characteristics.

The tendency to consolidate student loans was more prevalent among FFEL borrowers (40 percent for students and 33 percent for parents) than Direct Loan borrowers (22 percent for students and 20 percent for parents).

Institutional loan volume was the only characteristic that was significantly related to the various measures of satisfaction with consolidation. Student borrowers attending schools with relatively low loan volumes expressed the highest levels of satisfaction with all aspects of consolidation.

Problems Experienced During the Loan Process

The final specific measure used to determine satisfaction with the federal loan programs was the level of problems experienced during the loan process.

Question #C6

Have you experienced any specific problems with the following aspects of your 1994-95 student loan?

a. The timing of receipt of your loan funds

b. The method used to explain your loan terms

c. The awareness of when your loan payments would start (and/or how much would you have to repay)

d. The steps of the loan process required for transferring from one school to another

As expected, given the high levels of satisfaction indicated by borrowers, the incidence of problems was relatively low (tables 6.1 - 6.4, and tables 104.1 - 104.3) and there were no significant differences between borrowers in the two programs.

Student borrowers most frequently cited:

- Timeliness of loan funds (16 percent for Direct Loan vs. 19 percent for FFEL); and
- Awareness of when loan payments would start and/or loan amount (19 percent for Direct Loan vs. 17 percent for FFEL).

Parent borrowers most often indicated problems with:

- Timeliness of loan funds (13 percent for Direct Loan vs. 14 percent for FFEL);
- The method used to explain loan terms (13 percent for Direct Loan vs. 10 percent for FFEL); and
- Awareness of when loan payments would start and/or loan amount (12 percent for Direct Loan vs. 15 percent for FFEL).

Borrower Awareness of Key Features and Conditions of Loan

Awareness of Loan Terms

In addition to the items that measured borrower satisfaction, respondents were asked a series of three questions relating to awareness of features and terms associated with their loan.

Question #E1, E2, E3 (Students), #D1, D2, D3 (Parents)

a. **What was the approved amount of your student loan for the 1994-95 academic year?**

b. **What is your interest rate for your 1994-95 loan?**

c. **Approximately how many years do you think it will take you to pay off your federal loans incurred while attending school?**

Borrowers indicated a relatively low awareness of the key terms and features of the loan programs. No significant differences were found between the Direct Loan and FFEL Programs.

When borrower responses were compared to information from the National Student Loan Data System (NSLDS), fewer than one-fourth of student borrowers and roughly one-third of parent borrowers knew their loan amount within 5 percent of the actual amount specified on the borrower database (exhibit 10 and tables 12.1 and 106.1). When asked about their interest rate for their 1994-95 loan, fewer than 30 percent of student borrowers and approximately one-half of parent borrowers provided rates within one percentage point of the actual interest rate of 8.25 percent; and only a very small percentage (fewer than 5 percent) of respondents identified the exact loan interest rate (tables 12.2 and 106.2).

Further investigation of borrower awareness by loan program showed that approximately one-half of the student respondents, and fewer than three-fourths of the parent borrowers were able to identify their loan amount within 50 percent of the amount specified on the borrower database. About one-third of the student borrowers and one-half of the parent borrowers were able to specify their interest rate within two percentage points of the actual rate.

Exhibit 10

Level of Borrower Awareness: Direct Loan vs. FFEL

Level of Awareness	Direct Loan Students	FFEL Students	Direct Loan Parents	FFEL Parents
Aware of Loan Amount Within:				
1 Percent	15%	17%	25%	24%
5 Percent	21%	22%	36%	31%
10 Percent	30%	28%	46%	37%
25 Percent	41%	38%	59%	52%
50 Percent	52%	51%	71%	65%
Aware of Interest Rate:				
Exactly	4%	3%	4%	2%
Within One Percent	29%	28%	50%	42%
Within Two Percent	34%	34%	55%	47%

The majority of student borrowers (83 percent) and parent borrowers (79 percent) were able to approximate the amount of time that it would take to pay off their loans, which suggests that borrowers were aware that their loans had to be repaid (tables 12.3 and 106.3).

Significant relationships were found between borrower awareness and many of the individual characteristics examined. The most substantive were the following:

- As expected, student borrowers with loans in repayment were more familiar with their loan information (particularly their interest rate) than those in any other loan status category (table 18.1);
- Previous student borrowers were less likely to know their loan amount than first time borrowers or those in repayment (table 15.1);
- Students with graduate-level education were more aware of their loan amount and interest rate than those without graduate training (tables 45.1, 45.2, 48.1, and 48.2);
- Students attending proprietary schools indicated lower awareness of their loan amount than those attending private or public institutions (table 61.1); and
- Students attending schools with the highest levels of institutional loan program satisfaction typically displayed the greatest awareness of their loan terms (table 92.1 and 92.2).

There was also a significant relationship between the level of borrower satisfaction with their exit counseling and the awareness of their loan amount. Out-of-school borrowers who were *very* or *somewhat satisfied* with their exit counseling indicated a higher level of awareness than those who were *dissatisfied.*

Awareness of Deferment Conditions/Consequences of Default

To further examine the effectiveness of exit counseling, out-of-school student borrowers and transfer students were asked to identify three conditions for deferment and three consequences of default. Parent borrowers were asked to identify possible consequences of default.

Question #E4, E5 (Students), #D4, D5 (Parents)

a. Can you please tell me three conditions under which you are allowed to defer repayment of your 1994-95 student loan?

b. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

The majority of both student and parent borrowers were unable to identify three conditions for a deferment, as well as three consequences of defaulting on their loans.

Responses for student borrowers (both Direct Loan and FFEL) were almost evenly split among those who were unable to identify any deferment conditions, those who were able to identify one deferment condition, those who mentioned two conditions, and those who were able to cite three conditions (table 12.5). There were no statistically significant differences among Direct Loan and FFEL respondents.

The ability to identify the consequences of default differed between student and parent borrowers. While roughly half of the respondents in both groups (students and parents) were able to identify one consequence of default, the percentage of respondents who were unable to identify any default consequences was considerably higher for student borrowers than for parent borrowers. Approximately 26 percent of student borrowers compared to roughly 5 percent of parent borrowers were unable to cite at least one consequence of student loan default (tables 12.4 and 106.4).

There were no significant differences in awareness of default consequences between the two loan programs.

In addition:

- Graduate student borrowers, independent students and those between the ages of 25 and 44 indicated the highest levels of awareness of deferment conditions and consequences of default.
- Students attending proprietary schools were less aware of default conditions than those attending public or private schools. Students attending private schools displayed the highest awareness.
- Student borrowers attending schools with annual loan volumes of five million dollars or less showed the least awareness of default consequences; and students attending schools with loan volumes between five and 10 million dollars, or above 20 million dollars were most aware of the conditions for deferment.

Overall Comments Regarding the Federal Direct Loan and Federal Family Education Loan Programs

In the final section of the survey, borrowers were asked if they would like to provide additional comments regarding their loan or the Federal Student Loan Program. Since the response to this portion of the survey was voluntary, the results are interesting, but non-generalizable. Approximately 15 percent (526) of all respondents provided comments:

- 10 percent (73) of the Direct Loan student borrowers,
- 13 percent (281) of the FFEL student borrowers,
- 20 percent (48) of the Direct Loan parent borrowers, and
- 22 percent (125) of the FFEL parent borrowers offered comments.

In comparing the responses across all four groups it became apparent that satisfaction and the absence of loan problems, combined with borrowers' gratefulness for the existence of the loan program are the most frequently cited comments. The next most frequent response category for all four groups appeared to be problems with repayment, consolidation, and deferment.

In general, comments focused on various problems and concerns as well indications of satisfaction and gratefulness. Most frequently cited by all groups were indications of satisfaction and gratefulness for the loan program, suggesting a generally positive experience with the federal student loan programs.

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A Survey of Direct Loan Program and Federal Family Education Loan Program Borrowers

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Student Borrowers

Survey Results

by Loan Program

Composite Satisfaction Levels by Loan Program

Table 1.1		
	Type of Program	
Composite Satisfaction Levels	Direct Loan (Mean Score)	FFEL (Mean Score)
Composite Satisfaction Indicator	494.3	503.6
Composite Timeliness Indicator	504.6	499.5
Composite Indicator of Problems	501.1	500.1
Composite Indicator of Overall Opinion	500.1	501.0

Level of Ease in Obtaining Loan by Loan Program

Table 2.1		
	Type of Program	
Level of Ease in Obtaining Loan	Direct Loan (%)	FFEL (%)
Very easy	31.5	28.1
Somewhat easy	52.8	55.8
Somewhat difficult	13.0	13.3
Very difficult	2.7	2.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	705	2,097
Population Estimate	230,787	3,257,105

Timeliness of Loan Funds by Loan Program

Table 3.1		
	Type of Program	
Received Funds in Timely Manner	Direct Loan (%)	FFEL (%)
No	15.4	16.7
Yes	84.6	83.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	708	2,104
Population Estimate	231,479	3,279,064

Satisfaction With Specific Program Aspects by Loan Program

Table 4.1

Satisfaction With ED in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	33.3	37.5
Somewhat satisfied	54.6	55.2
Somewhat dissatisfied	9.1	5.6
Very dissatisfied	3.0	1.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	559	1,624
Population Estimate	182,754	2,555,639

Table 4.2

Satisfaction With FAO Staff in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	39.5	49.0
Somewhat satisfied	36.0	31.0
Somewhat dissatisfied	14.6	11.4
Very dissatisfied	10.0	8.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	696	2,075
Population Estimate	228,815	3,237,648

Table 4.3

Satisfaction With Financial Aid Orientation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	34.3	40.5
Somewhat satisfied	45.5	46.3
Somewhat dissatisfied	15.6	9.4
Very dissatisfied	3.6	3.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	673	1,999
Population Estimate	220,349	3,112,816

Table 4.4

Satisfaction With Exit Counseling	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	36.2	41.3
Somewhat satisfied	36.7	40.6
Somewhat dissatisfied	16.1	11.0
Very dissatisfied	11.0	7.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	136	413
Population Estimate	44,319	671,932

Table 4.5

Satisfaction With Printed Information From Exit Counseling	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	47.2	54.3
Somewhat satisfied	40.9	42.5
Somewhat dissatisfied	9.2	2.3
Very dissatisfied	2.7	0.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	109	318
Population Estimate	36,566	531,327

Satisfaction With Communications and Services Provided by ED by Loan Program

Table 5.1

Satisfaction With Helpfulness of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	28.9	37.9
2	47.7	34.5
3	13.3	23.0
4	6.4	3.2
Very dissatisfied	3.7	1.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	126	168
Population Estimate	43,428	283,635

Table 5.2		
Satisfaction With Courtesy of ED Representatives	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	44.4	54.7
2	40.1	31.4
3	8.0	11.2
4	7.0	1.4
Very dissatisfied	0.4	1.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	124	162
Population Estimate	42,824	271,196

Table 5.3		
Satisfaction With ED's Responsiveness to Calls	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	38.8	46.6
2	34.2	25.1
3	17.2	20.7
4	5.1	3.6
Very dissatisfied	4.7	3.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	111	155
Population Estimate	37,415	252,607

Table 5.4		
Satisfaction With Knowledge of ED Representatives	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	49.5	58.2
2	31.5	25.9
3	11.3	11.3
4	2.1	3.8
Very dissatisfied	5.5	0.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	121	163
Population Estimate	41,738	272,219

Table 5.5		
Satisfaction With Usefulness of Information Received From ED	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	45.2	56.3
2	35.9	29.6
3	10.0	9.8
4	2.9	3.6
Very dissatisfied	6.1	0.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	138	176
Population Estimate	46,938	290,700

Table 5.6		
Satisfaction With ED's Timeliness in Processing/Addressing Requests	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	36.9	43.6
2	40.2	34.6
3	8.0	11.9
4	8.2	6.7
Very dissatisfied	6.6	3.2
Total	100.0	100.0
	(n)	(n)
Sample Responding	122	165
Population Estimate	40,681	281,559

Table 5.7		
Satisfaction With ED's Responsiveness to Letters	**Type of Program**	
	Direct Loan (%)	**FFEL (%)**
Very satisfied	30.8	43.0
2	44.8	31.8
3	18.2	15.9
4	4.4	1.7
Very dissatisfied	1.8	7.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	46	92
Population Estimate	15,565	144,258

Table 5.8		
	Type of Program	
Overall Satisfaction With ED	Direct Loan (%)	FFEL (%)
Very satisfied	40.6	47.3
Somewhat satisfied	47.4	42.2
Somewhat dissatisfied	10.4	8.4
Very dissatisfied	1.6	2.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	144	181
Population Estimate	49,022	304,166

Problems Experienced During Loan Process by Loan Program

Table 6.1		
	Type of Program	
Problems With Timeliness of Funds	Direct Loan (%)	FFEL (%)
No	83.7	81.2
Yes	16.3	18.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	710	2,110
Population Estimate	232,135	3,283,324

Table 6.2		
	Type of Program	
Problems With the Explanation of Loan Terms	Direct Loan (%)	FFEL (%)
No	88.5	88.2
Yes	11.5	11.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	712	2,101
Population Estimate	232,786	3,267,908

Table 6.3		
Problems With Awareness of When Payments Would Start or Repayment Amount	Type of Program	
	Direct Loan (%)	FFEL (%)
No	81.1	82.6
Yes	18.9	17.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	688	2,080
Population Estimate	225,099	3,234,045

Table 6.4		
Problems When Transferring Schools	Type of Program	
	Direct Loan (%)	FFEL (%)
No	93.5	91.4
Yes	6.5	8.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	606	1,694
Population Estimate	200,592	2,627,467

Problems Experienced During Repayment by Loan Program

Table 7.1		
Number of Problems Experienced During Repayment	Type of Program	
	Direct Loan (%)	FFEL (%)
1	80.9	88.0
2	19.1	10.2
3	--	1.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	18	66
Population Estimate	6,157	110,505

Changes in Overall Satisfaction With Loan Experience Among Previous Borrowers by Loan Program

Table 8.1		
	Type of Program	
1994/95 Experience vs. Prior Experience	Direct Loan (%)	FFEL (%)
More positive	39.1	20.7
About the same	53.2	70.4
Less Positive	7.7	8.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	312	1,045
Population Estimate	108,998	1,570,318

Satisfaction With Servicing After Consolidation by Loan Program

Table 9.1		
	Type of Program	
Satisfaction Level	Direct Loan (%)	FFEL (%)
More satisfied	38.6	48.3
No Difference	58.2	49.8
Less Satisfied	3.2	1.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	64	333
Population Estimate	20,430	502,681

Satisfaction With Communications and Services Provided by ED Following Consolidation by Loan Program

Table 10.1		
	Type of Program	
Satisfaction With Helpfulness of ED's Representatives After Consolidation	Direct Loan (%)	FFEL (%)
Very satisfied	39.1	40.2
2	43.9	31.5
3	13.9	23.9
4	1.7	3.4
Very dissatisfied	1.5	1.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	61	186
Population Estimate	18,554	295,196

Table 10.2

Satisfaction With Courtesy of ED's Representatives After Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	42.9	50.7
2	46.0	32.1
3	9.5	12.9
4	--	2.3
Very dissatisfied	1.5	1.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	60	187
Population Estimate	18,321	291,418

Table 10.3

Satisfaction With ED's Responsiveness to Calls After Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	35.1	36.6
2	47.2	37.1
3	9.7	15.6
4	4.8	6.5
Very dissatisfied	3.3	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	53	175
Population Estimate	15,863	261,457

Table 10.4

Satisfaction With Knowledge of ED's Representatives After Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	60.6	50.9
2	26.8	34.8
3	8.5	11.3
4	1.3	1.3
Very dissatisfied	2.8	1.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	183
Population Estimate	17,828	281,084

Table 10.5		
	Type of Program	
Satisfaction With Usefulness of Information Received After Consolidation	**Direct Loan (%)**	**FFEL (%)**
Very satisfied	54.9	44.5
2	34.6	31.6
3	7.9	18.0
4	--	1.2
Very dissatisfied	2.6	4.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	64	196
Population Estimate	19,401	302,680

Table 10.6		
	Type of Program	
Satisfaction With ED's Timeliness in Processing Requests After Consolidation	**Direct Loan (%)**	**FFEL (%)**
Very satisfied	26.9	41.4
2	45.5	35.2
3	21.4	14.6
4	1.1	3.1
Very dissatisfied	5.1	5.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	62	193
Population Estimate	18,519	297,865

Problems Experienced During Repayment by Loan Program

Table 11.1		
	Type of Program	
Number of Problems With Consolidation	**Direct Loan (%)**	**FFEL (%)**
0	84.3	89.2
1	13.7	10.3
2	0.8	0.5
3	1.2	--
Total	100.0	100.0
	(n)	(n)
Sample Responding	73	354
Population Estimate	22,731	531,492

Awareness of Loan Terms by Loan Program

Table 12.1

	Type of Program	
Awareness of Loan Amount	**Direct Loan (%)**	**FFEL (%)**
Knew loan amount within 5%	20.6	21.9
Didn't know loan amount	79.4	78.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.2

	Type of Program	
Awareness of Interest Rate	**Direct Loan (%)**	**FFEL (%)**
Knew interest rate exactly	3.8	2.7
Knew interest rate within 1%	24.7	25.7
Didn't know interest rate	71.4	71.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.3

	Type of Program	
Awareness of Payment Time	**Direct Loan (%)**	**FFEL (%)**
No	15.9	17.2
Yes	84.1	82.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.4

Number of Correct Default Consequences	Type of Program	
	Direct Loan (%)	FFEL (%)
0	28.2	26.4
1	44.5	46.2
2	14.7	19.0
3	12.6	8.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	181	586
Population Estimate	59,622	965,731

Table 12.5

Number of Correct Deferment Conditions	Type of Program	
	Direct Loan (%)	FFEL (%)
0	19.7	23.3
1	26.1	26.5
2	28.7	29.9
3	25.4	20.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	183	586
Population Estimate	60,422	965,731

Survey Results

by Borrower Status

Satisfaction With Specific Program Aspects by Borrower Status

Table 13.1

Satisfaction With Financial Aid Orientation	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	42.4	39.6	37.6
Somewhat satisfied	47.4	44.7	47.8
Somewhat dissatisfied	7.2	11.2	10.8
Very dissatisfied	3.0	4.5	3.9
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,035	1,158	422
Population Estimate	1,290,982	1,432,872	540,285

Table 13.2

Satisfaction With ED in Explaining Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	39.9	34.3	38.7
Somewhat satisfied	54.3	56.5	54.7
Somewhat dissatisfied	4.8	7.1	4.6
Very dissatisfied	1.0	2.1	2.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	837	937	363
Population Estimate	1,060,482	1,173,480	447,022

Table 13.3

Satisfaction With FAO in Explaining Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	51.6	46.1	48.9
Somewhat satisfied	32.4	30.3	29.6
Somewhat dissatisfied	9.0	14.0	11.5
Very dissatisfied	7.0	9.6	10.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,046	1,227	437
Population Estimate	1,313,524	1,524,141	556,580

Problems Experienced During Loan Process by Borrower Status

Table 14.1

Problems With Timeliness of Funds	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	83.9	79.2	80.8
Yes	16.1	20.8	19.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,058	1,254	445
Population Estimate	1,324,262	1,549,609	568,726

Table 14.2

Problems With the Explanation of Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	89.3	89.6	82.2
Yes	10.7	10.4	17.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,058	1,249	445
Population Estimate	1,324,090	1,536,950	568,656

Table 14.3

Problems With Awareness of When Payments Would Start or Repayment Amount	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	85.0	81.7	78.7
Yes	15.0	18.3	21.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,037	1,233	440
Population Estimate	1,312,949	1,519,599	556,937

Awareness of Loan Terms by Borrower Status

Table 15.1

Awareness of Loan Amount	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Knew loan amount within 5%	25.8	18.2	22.8
Didn't know loan amount	74.2	81.8	77.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Table 15.2

Awareness of Interest Rate	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Knew interest rate exactly	2.1	2.5	5.4
Knew interest rate within 1%	15.4	31.3	36.3
Didn't know interest rate	82.5	66.2	58.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Table 15.3

Awareness of Payment Time	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	20.7	14.2	14.4
Yes	79.3	85.8	85.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Composite Satisfaction Levels by Borrower Status

Table 16.1

Composite Satisfaction Levels	1st Time Borrower (Mean Score)	Previous Borrower (Mean Score)	In Repayment (Mean Score)
Composite Satisfaction Indicator	509.0	498.5	503.5
Composite Indicator of Problems	504.4	499.5	491.5
Composite Indicator of Overall Opinion	506.4	497.9	497.1

Survey Results

by Loan Status

Satisfaction With Specific Program Aspects by Loan Status

Table 17.1

Satisfaction With FAO Staff in Explaining Loan Terms	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
Very satisfied	48.8	51.8	47.1	30.2	64.7	10.3	--
Somewhat satisfied	29.7	31.3	31.7	34.1	35.3	27.3	100.0
Somewhat dissatisfied	11.5	10.8	11.8	16.4	--	62.4	--
Very dissatisfied	10.0	6.1	9.4	19.3	--	--	--
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	439	731	1,552	34	10	4	1
Population Estimate	557,443	886,358	1,966,117	40,593	11,255	4,528	168

Awareness of Loan Terms by Loan Status

Table 18.1

Awareness of Interest Rate	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
Knew interest rate exactly	5.4	1.8	2.5	--	15.7	--	--
Knew Interest rate within 1%	36.3	22.7	23.7	46.0	9.1	--	--
Didn't know interest rate	58.4	75.5	73.8	54.0	75.2	100.0	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	449	744	1,588	34	10	4	1
Population Estimate	571,093	896,582	2,003,108	40,593	11,255	4,528	168

Table 18.2

Awareness of Payment Time	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	14.4	23.6	15.3	7.1	--	27.3	--
Yes	85.6	76.4	84.7	92.9	100.0	72.7	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	449	744	1,588	34	10	4	1
Population Estimate	571,093	893,582	2,003,108	40,593	11,255	4,528	168

Table 18.3

Problems With the Explanation of Loan Terms	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	82.2	91.0	88.8	87.4	64.7	100.0	100.0
Yes	17.8	9.0	11.2	12.6	35.3	--	--
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	447	738	1,579	34	10	4	1
Population Estimate	569,520	885,286	1,989,344	40,593	11,255	4,528	168

Table 18.4

Problems With Awareness of When Payments Would Start or Repayment Amount	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	78.7	81.7	84.3	61.4	84.3	100.0	--
Yes	21.3	18.3	15.7	38.6	15.7	--	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	442	719	1,588	34	10	4	1
Population Estimate	557,801	867,238	1,977,561	40,593	11,255	4,528	168

Composite Satisfaction Levels by Loan Status

Table 19.1

Composite Satisfaction Levels	Repayment (Mean Score)	In Grace Period (Mean Score)	Deferment (Mean Score)	Forbearance (Mean Score)	Delinquent (Mean Score)	Default (Mean Score)	Paid in Full (Mean Score)
Composite Satisfaction Indicator	503.6	509.7	500.6	467.8	502.3	465.3	511.2
Composite Indicator of Problems	491.6	503.1	501.7	481.8	466.4	537.8	451.7
Composite Indicator of Overall Opinion	497.2	506.6	500.1	475.2	503.9	492.5	503.0

Survey Results

by Income Category

Level of Ease in Obtaining Loan by Income Category

Table 20.1					
Level of Ease	Less than $20,000 (%)	$20,000–$39,999 (%)	$40,-000–49,999 (%)	$50,000–74,999 (%)	$75,000 Plus (%)
Very easy	29.9	25.8	30.5	24.8	28.3
Somewhat easy	55.5	57.3	51.6	58.5	50.0
Somewhat difficult	11.8	14.7	15.8	14.1	14.8
Very difficult	2.7	2.1	2.0	2.6	6.9
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,369	663	231	335	184
Population Estimate	1,763,490	829,573	284,317	400,944	209,567

Satisfaction With Specific Program Aspects by Income Category

Table 21.1					
Satisfaction With ED in Explaining Loan Terms	Less than $20,000 (%)	$20,000–$39,999 (%)	$40,-000–49,999 (%)	$50,000–74,999 (%)	$75,000 Plus (%)
Very satisfied	38.9	40.6	42.3	25.8	25.2
Somewhat satisfied	54.1	50.3	52.7	67.7	62.5
Somewhat dissatisfied	5.0	7.4	4.3	4.4	10.6
Very dissatisfied	1.9	1.7	0.8	2.1	1.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,049	524	187	282	147
Population Estimate	1,366,193	655,448	231,079	321,777	163,895

Awareness of Loan Terms by Income Category

Table 22.1					
Awareness of Interest Rate	Less than $20,000 (%)	$20,000–$39,999 (%)	$40,-000–49,999 (%)	$50,000–74,999 (%)	$75,000 Plus (%)
Knew interest rate exactly	3.2	2.6	1.6	1.5	4.3
Knew interest rate within 1%	28.9	25.3	23.4	19.8	14.9
Didn't know interest rate	68.0	72.1	75.0	78.7	80.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,376	670	235	360	189
Population Estimate	1,776,770	842,104	287,300	404,575	216,578

Table 22.2

Number of Correct Deferment Conditions	Less than $20,000 (%)	$20,000–$39,999 (%)	$40,-000–49,999 (%)	$50,000–74,999 (%)	$75,000 Plus (%)
0	19.5	27.8	21.2	20.9	44.2
1	23.0	29.0	40.9	27.9	28.3
2	32.7	26.1	23.5	32.1	21.4
3	24.8	17.1	14.4	19.2	6.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	378	186	59	95	51
Population Estimate	551,098	223,313	75,120	113,552	63,070

Changes in Overall Satisfaction by Income Category

Table 23.1

1994/95 Experience vs. Prior Experience	Less than $20,000 (%)	$20,000–$39,999 (%)	$40,-000–49,999 (%)	$50,000–74,999 (%)	$75,000 Plus (%)
More positive	20.6	18.9	24.6	28.2	29.4
About the same	68.3	74.2	66.6	70.2	61.0
Less Positive	11.1	6.9	8.9	1.5	9.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	695	322	104	150	86
Population Estimate	873,383	394,062	136,248	167,998	107,624

Composite Satisfaction Levels by Income Category

Table 24.1

Composite Satisfaction Levels	Less than $20,000 (Mean Score)	$20,000–$39,999 (Mean Score)	$40,-000–49,999 (Mean Score)	$50,000–74,999 (Mean Score)	$75,000 Plus (Mean Score)
Composite Satisfaction Indicator	505.1	503.5	511.4	497.3	482.7

Survey Results

by Employment Status

Composite Satisfaction Levels by Employment Status

Table 25.1			
Composite Satisfaction Levels	**Full-Time (Mean Score)**	**Part-Time (Mean Score)**	**Unemployed (Mean Score)**
Composite Satisfaction Indicator	499.5	507.2	522.3

Survey Results

by Age Category

Level of Ease in Obtaining Loan by Age

Table 26.1

Level of Ease	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
Very easy	26.3	29.9	35.9	28.3	38.9
Somewhat easy	56.0	55.8	53.5	55.4	45.2
Somewhat difficult	15.1	11.5	8.1	11.3	7.8
Very difficult	2.6	2.9	2.5	5.0	8.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,676	801	236	81	8
Population Estimate	2,030,606	1,041,946	301,895	100,644	12,800

Timeliness of Funds by Age

Table 27.1

Received Funds in Timely Manner	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
No	15.8	16.1	18.6	30.7	27.6
Yes	84.2	83.9	81.4	69.3	72.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,692	797	235	80	8
Population Estimate	2,061,884	1,039,040	296,912	99,908	12,800

Satisfaction With Specific Program Aspects by Age

Table 28.1

Satisfaction With Financial Aid Orientation	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
Very satisfied	36.0	43.1	55.6	46.2	84.9
Somewhat satisfied	50.1	44.3	31.2	36.6	15.1
Somewhat dissatisfied	10.7	8.7	7.9	9.5	--
Very dissatisfied	3.3	3.9	5.3	7.8	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,627	744	218	76	7
Population Estimate	1,978,374	971,540	274,309	97,146	11,797

Table 28.2

Satisfaction With ED in Explaining Loan Terms	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
Very satisfied	32.4	39.1	61.9	56.6	66.3
Somewhat satisfied	58.7	55.1	32.5	41.2	21.6
Somewhat dissatisfied	7.2	3.7	3.2	1.6	12.1
Very dissatisfied	1.7	2.1	2.4	0.6	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,370	591	162	54	6
Population Estimate	1,672,275	781,666	203,202	72,987	8,263

Table 28.3

Satisfaction With FAO Staff in Explaining Loan Terms	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
Very satisfied	44.5	50.3	61.9	62.7	91.5
Somewhat satisfied	34.7	29.9	20.1	14.0	8.5
Somewhat dissatisfied	12.7	10.4	9.3	9.0	--
Very dissatisfied	8.0	9.4	8.8	14.4	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,666	789	229	80	7
Population Estimate	2,032,316	1,027,802	295,330	99,218	11,797

Problems Experienced During Loan Process by Age

Table 29.1

Problems With Timeliness of Funds	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
No	83.6	79.4	77.6	70.2	68.1
Yes	16.4	20.6	22.4	29.8	31.9
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,696	801	235	80	8
Population Estimate	2,058,991	1,042,333	301,427	99,908	12,800

Table 29.2					
Problems With Transferring Schools	**18–24 (%)**	**25–34 (%)**	**35–44 (%)**	**45–54 (%)**	**55 Plus (%)**
No	89.8	94.3	94.1	94.7	82.0
Yes	10.2	5.7	5.9	5.3	18.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,404	647	188	54	7
Population Estimate	1,685,481	837,204	229,717	66,827	8,829

Satisfaction With Communications and Services Provided by ED by Age

Table 30.1				
Satisfaction With ED's Responsiveness to Calls	**18–24 (%)**	**25–34 (%)**	**35–44 (%)**	**45–54 (%)**
Very satisfied	36.4	56.4	66.3	94.1
2	29.8	21.9	20.8	--
3	24.6	16.9	6.2	--
4	4.1	2.3	5.1	5.9
Very dissatisfied	5.1	2.5	1.6	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	168	68	21	9
Population Estimate	184,686	68,163	30,191	6,983

Table 30.2				
Satisfaction With ED's Responsiveness to Letters	**18–24 (%)**	**25–34 (%)**	**35–44 (%)**	**45–54 (%)**
Very satisfied	27.4	60.0	89.3	--
2	4.7	21.2	0.9	100.0
3	21.9	7.7	--	--
4	--	3.6	9.8	--
Very dissatisfied	8.1	7.6	--	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	93	34	10	1
Population Estimate	105,131	36,074	18,341	277

Awareness of Loan Terms by Age

Table 31.1

Awareness of Interest Rate	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
Knew interest rate exactly	2.0	4.0	3.0	6.3	--
Knew interest rate within 1%	18.7	33.9	40.1	35.9	45.0
Didn't know interest rate	79.3	62.1	56.9	57.8	55.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,702	803	236	81	8
Population Estimate	2,067,972	1,044,016	301,895	100,644	12,800

Table 31.2

Number of Correct Deferment Conditions	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
0	28.2	19.4	11.3	18.7	--
1	27.4	22.1	31.0	49.0	--
2	26.7	33.9	32.9	23.7	--
3	17.7	24.6	24.7	8.6	100.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	415	259	71	23	1
Population Estimate	525,863	371,171	96,838	31,731	550

Table 31.3

Number of Correct Default Consequences	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
0	36.5	16.4	11.9	21.9	--
1	40.9	49.0	59.3	56.6	100.0
2	14.1	24.3	24.1	16.5	--
3	8.5	10.3	4.8	5.0	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	415	257	71	23	1
Population Estimate	525,863	370,372	96,838	31,731	550

Changes in Overall Satisfaction by Age

Table 32.1

1994/95 Experience vs. Prior Experience	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
More positive	19.9	22.7	26.9	28.8	83.0
About the same	71.6	67.1	66.3	65.0	17.0
Less positive	8.5	10.2	6.8	6.2	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	755	452	110	36	4
Population Estimate	937,722	559,613	129,877	46,111	5,993

Composite Satisfaction Levels by Age

Table 33.1

Composite Satisfaction Levels	18–24 (Mean Score)	25–34 (Mean Score)	35–44 (Mean Score)	45–54 (Mean Score)	55 Plus (Mean Score)
Composite Satisfaction Indicator	497.7	506.7	522.4	509.5	548.1
Composite Timeliness Indicator	503.8	497.9	491.8	466.5	468.0

Survey Results

by Race/Ethnicity

Satisfaction With Specific Program Aspects by Race/Ethnicity

Table 34.1

Satisfaction With FAO Staff in Explaining Loan Terms	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
Very satisfied	46.2	34.8	47.2	50.1	43.1	47.5
Somewhat satisfied	32.3	44.1	28.3	30.5	35.5	28.2
Somewhat dissatisfied	14.3	11.2	12.5	11.4	10.6	8.0
Very dissatisfied	7.2	9.9	11.9	8.0	10.9	16.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	48	129	333	2,025	138	35
Population Estimate	65,243	142,781	411,852	2,556,268	160,736	43,448

Satisfaction With Communications and Services Provided by ED by Race/Ethnicity

Table 35.1

Satisfaction With Usefulness of Information Received From ED	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
Very satisfied	--	34.3	72.0	54.1	50.1	29.9
2	76.7	32.5	24.1	31.2	20.1	42.7
3	--	33.3	3.4	8.8	29.8	5.5
4	23.3	--	--	4.6	--	--
Very dissatisfied	--	--	0.5	1.3	--	21.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	3	17	46	223	15	6
Population Estimate	3,213	15,119	54,780	239,153	17,033	4,735

Problems Experienced During Loan Process by Race/Ethnicity

Table 36.1

Problems With the Explanation of Loan Terms	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
No	79.2	79.0	87.9	89.7	86.6	64.8
Yes	20.8	21.0	12.1	10.3	13.4	35.2
Total	100.0	100.0	100.0	100.0		100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	49	132	339	2,055	141	35
Population Estimate	66,038	145,434	422,144	2,572,908	166,779	42,259

Survey Results

by Race/Ethnicity (Collapsed)

Satisfaction With Specific Program Aspects by Race/Ethnicity (Collapsed)

Table 37.1

Satisfaction With FAO Staff in Explaining Loan Terms	Black (%)	White (%)	Other (%)
Very satisfied	47.2	50.1	40.4
Somewhat satisfied	28.3	30.5	38.3
Somewhat dissatisfied	12.5	11.4	11.5
Very dissatisfied	11.9	8.0	9.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	333	2,025	35
Population Estimate	411,852	2,556,268	368,760

Satisfaction With Communications and Services Provided by ED by Race/Ethnicity (Collapsed)

Table 38.1

Satisfaction With Usefulness of Information Received From ED	Black (%)	White (%)	Other (%)
Very satisfied	72.0	54.1	38.8
2	24.1	31.2	30.5
3	3.4	8.8	28.6
4	--	4.6	2.1
Very dissatisfied	0.5	1.3	--
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	46	223	35
Population Estimate	54,780	239,153	35,365

Problems Experienced During Loan Process by Race/Ethnicity (Collapsed)

Table 39.1

Problems With Explanation of Terms	Black (%)	White (%)	Other (%)
No	87.9	89.7	82.4
Yes	12.1	10.3	17.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	339	2,055	322
Population Estimate	422,144	2,572,908	378,251

Survey Results

by Gender

Level of Ease in Obtaining Loan by Gender

Table 40.1		
Level of Ease	Male (%)	Female (%)
Very easy	25.6	30.2
Somewhat easy	56.1	55.3
Somewhat difficult	15.0	12.0
Very difficult	3.3	2.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,233	1,569
Population Estimate	1,442,021	2,045,871

Satisfaction With Specific Program Aspects by Gender

Table 41.1		
Satisfaction With Financial Aid Orientation	Male (%)	Female (%)
Very satisfied	41.1	39.4
Somewhat satisfied	48.2	45.1
Somewhat dissatisfied	7.8	11.2
Very dissatisfied	3.0	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,184	1,488
Population Estimate	1,377,285	1,955,880

Table 41.2		
Satisfaction With FAO Staff in Explaining Loan Terms	Male (%)	Female (%)
Very satisfied	50.0	47.3
Somewhat satisfied	32.3	30.6
Somewhat dissatisfied	9.9	12.7
Very dissatisfied	7.8	9.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,219	1,552
Population Estimate	1,426,184	2,040,279

Awareness of Loan Terms by Gender

Table 42.1		
Awareness of Loan Amount	**Male (%)**	**Female (%)**
Knew loan amount within 5%	24.1	20.3
Didn't know loan amount	75.9	79.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,242	1,588
Population Estimate	1,448,998	2,078,330

Satisfaction With Communications and Services Provided by ED by Gender

Table 43.1		
Satisfaction With ED's Timeliness in Processing/ Addressing Requests	**Male (%)**	**Female (%)**
Very satisfied	27.2	52.7
2	42.6	30.6
3	21.6	4.8
4	6.1	7.4
Very dissatisfied	2.6	4.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	132	155
Population Estimate	125,501	196,739

Survey Results

by In-School Education Level

Satisfaction With Communications and Services Provided by ED by In-School Education Level

Table 44.1			
Satisfaction With ED's Responsiveness to Calls	**First Year (%)**	**Upperclassman (%)**	**Graduate (%)**
Very satisfied	19.3	48.2	53.7
2	35.7	25.7	8.6
3	15.2	20.0	29.6
4	8.7	3.5	8.2
Very dissatisfied	21.1	2.6	--
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	12	156	24
Population Estimate	18,841	190,334	16,929

Awareness of Loan Terms by In-School Education Level

Table 45.1			
Awareness of Loan Amount	**First Year (%)**	**Upperclassman (%)**	**Graduate (%)**
Knew loan amount within 5%	17.1	20.5	27.4
Didn't know loan amount	82.9	79.5	72.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Table 45.2			
Awareness of Interest Rate	**First Year (%)**	**Upperclassman (%)**	**Graduate (%)**
Knew interest rate exactly	1.3	1.8	4.6
Knew interest rate within 1%	13.1	20.5	40.3
Didn't know interest rate	85.6	77.8	55.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Table 45.3			
Awareness of Payment Time	**First Year (%)**	**Upperclassman (%)**	**Graduate (%)**
No	24.4	19.6	11.3
Yes	75.6	80.4	88.7
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Composite Satisfaction Levels by In-School Education Level

Table 46.1			
Composite Satisfaction Levels	**First Year (Mean Score)**	**Upperclassman (Mean Score)**	**Graduate (Mean Score)**
Composite Satisfaction Indicator	525.1	501.6	497.6

Survey Results

by Out-of-School Education Level

Satisfaction With Communication and Services Provided by ED by Out-of-School Education Level

Table 47.1

Satisfaction With ED's Responsiveness to Letters	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
Very satisfied	8.2	54.5	29.4	--
2	36.1	44.2	70.6	100.0
3	12.9	1.3	--	--
Very Dissatisfied	42.8	--	--	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	8	7	11	1
Population Estimate	5,818	12,950	12,869	858

Awareness of Loan Terms by Out-of-School Education Level

Table 48.1

Awareness of Loan Amount	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
Knew loan amount within 5%	19.7	18.6	20.9	41.2
Didn't know loan amount	80.3	81.4	79.1	58.8
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.2

Awareness of Interest Rate	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
Knew interest rate exactly	2.5	4.5	6.8	5.5
Knew interest rate within 1%	16.5	23.1	45.7	9.6
Didn't know interest rate	81.0	72.4	47.5	44.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.3

Awareness of Payment Time	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
No	20.5	14.6	9.1	--
Yes	79.5	85.4	90.9	100.0
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.4

Number of Correct Deferment Conditions	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
0	37.4	29.1	15.4	12.0
1	24.6	24.6	25.8	27.6
2	28.4	35.2	31.6	27.1
3	9.6	11.2	27.1	33.3
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.5

Number of Correct Default Conditions	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
0	38.6	24.8	22.6	17.5
1	37.1	50.7	45.2	45.5
2	11.4	19.6	22.6	28.5
3	12.9	4.9	9.6	8.6
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	117	285	76
Population Estimate	164,675	206,372	338,212	85,258

Problems Experienced During Loan Repayment Process by Out-of-School Education Level

Table 49.1				
Satisfaction With Problem Resolution	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
Yes	24.9	40.1	65.4	39.5
Somewhat	4.7	40.3	20.6	23.1
No	70.4	19.6	14.0	37.4
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	15	16	30	6
Population Estimate	21,844	35,665	36,121	7,179

Problems Experienced During Loan Process by Out-of-School Education Level

Table 50.1				
Problems With Timeliness of Funds	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
No	89.2	88.2	84.8	75.9
Yes	10.8	11.8	15.2	24.1
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	131	117	284	75
Population Estimate	163,449	205,736	336,398	83,975

Table 50.2				
Problems With Transferring Schools	High School (%)	Intermediate (%)	Bachelor's (%)	Postgraduate (%)
No	89.0	95.5	93.9	99.1
Yes	11.0	4.6	6.1	0.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	111	99	228	61
Population Estimate	141,138	180,966	264,012	64,618

Composite Satisfaction Levels by Out-of-School Education Level

Table 51.1				
Composite Satisfaction Levels	High School (Mean Score)	Intermediate (Mean Score)	Bachelor's (Mean Score)	Postgraduate (Mean Score)
Composite Timeliness Indicator	518.7	518.3	500.2	499.9

Survey Results

by Dependency Status

Ease in Obtaining Loan by Dependency Status

Table 52.1		
Level of Ease	Dependent (%)	Independent (%)
Very easy	25.2	31.4
Somewhat easy	55.8	55.5
Somewhat difficult	16.0	10.6
Very difficult	3.0	2.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,461	1,341
Population Estimate	1,726,750	1,761,141

Satisfaction With Specific Program Aspects by Dependency Status

Table 53.1		
Satisfaction With ED in Explaining Loan Terms	Dependent (%)	Independent (%)
Very satisfied	31.7	43.2
Somewhat satisfied	59.5	50.5
Somewhat dissatisfied	7.1	4.3
Very dissatisfied	1.7	2.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,197	986
Population Estimate	1,428,925	1,309,468

Table 53.2		
Satisfaction With FAO Staff in Explaining Loan Terms	Dependent (%)	Independent (%)
Very satisfied	42.5	54.3
Somewhat satisfied	36.3	26.3
Somewhat dissatisfied	13.2	10.0
Very dissatisfied	8.0	9.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,453	1,318
Population Estimate	1,731,609	1,734,854

Table 53.3		
Satisfaction With Financial Aid Orientation	**Dependent (%)**	**Independent (%)**
Very satisfied	34.1	46.3
Somewhat satisfied	52.0	40.6
Somewhat dissatisfied	10.7	8.9
Very dissatisfied	3.2	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,419	1,253
Population Estimate	1,681,492	1,651,673

Awareness of Loan Terms by Dependency Status

Table 54.1		
Awareness of Loan Amount	**Dependent (%)**	**Independent (%)**
Knew loan amount within 5%	19.8	23.9
Didn't know loan amount	80.2	76.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.2		
Awareness of Interest Rate	**Dependent (%)**	**Independent (%)**
Knew interest rate exactly	2.1	3.6
Knew interest rate within 1%	17.3	34.0
Didn't know interest rate	80.6	62.5
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.3

Awareness of Payment Time	Dependent (%)	Independent (%)
No	19.2	15.0
Yes	80.8	85.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.4

Number of Correct Deferment Conditions	Dependent (%)	Independent (%)
0	31.7	16.1
1	28.5	24.9
2	23.7	34.8
3	16.1	24.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	371	398
Population Estimate	460,697	565,456

Table 54.5

Number of Correct Default Consequences	Dependent (%)	Independent (%)
0	36.9	17.9
1	40.6	50.5
2	13.0	23.5
3	9.4	8.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	371	396
Population Estimate	460,697	564,656

Problems Experienced During Loan Process by Dependency Status

Table 55.1		
Problems With Timeliness of Funds	**Dependent (%)**	**Independent (%)**
No	82.9	79.9
Yes	17.1	20.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,481	1,339
Population Estimate	1,755,135	1,760,323

Table 55.2		
Problems When Transferring Schools	**Dependent (%)**	**Independent (%)**
No	89.5	93.8
Yes	10.5	6.2
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,228	1,072
Population Estimate	1,442,612	1,385,447

Satisfaction With Specific Program Aspects by Dependency Status

Table 56.1		
Satisfaction With Exit Counseling	**Dependent (%)**	**Independent (%)**
Very satisfied	36.1	44.8
Somewhat satisfied	42.0	39.1
Somewhat dissatisfied	12.0	10.7
Very dissatisfied	9.9	5.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	261	288
Population Estimate	314,554	401,697

Composite Satisfaction Levels by Dependency Status

Table 57.1		
Composite Satisfaction Levels	**Dependent (Mean Score)**	**Independent (Mean Score)**
Composite Satisfaction Indicator	495.2	510.7

Survey Results

by Institutional Control

Ease in Obtaining Loan by Institutional Control

Table 58.1			
Level of Ease	**Proprietary (%)**	**Private (%)**	**Public (%)**
Very easy	45.7	28.7	24.7
Somewhat easy	48.4	56.6	56.6
Somewhat difficult	5.1	11.9	15.6
Very difficult	0.8	2.8	3.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	286	642	1,874
Population Estimate	402,295	1,057,811	2,024,786

Timeliness of Funds by Institutional Control

Table 59.1			
Satisfaction With Timeliness of Funds	**Proprietary (%)**	**Private (%)**	**Public (%)**
No	6.2	14.5	19.7
Yes	93.8	85.5	80.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	287	647	1,878
Population Estimate	400,279	1,073,914	2,036,377

Satisfaction With Specific Program Aspects by Institutional Control

Table 60.1			
Satisfaction With ED in Explaining Loan Terms	**Proprietary (%)**	**Private (%)**	**Public (%)**
Very satisfied	49.7	36.5	35.2
Somewhat satisfied	47.6	56.1	56.2
Somewhat dissatisfied	1.7	5.8	6.6
Very dissatisfied	1.0	1.6	2.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	230	471	1,482
Population Estimate	314,601	829,063	1,594,729

Table 60.2			
Satisfaction With FAO Staff in Explaining Loan Terms	**Proprietary (%)**	**Private (%)**	**Public (%)**
Very satisfied	47.9	55.5	44.7
Somewhat satisfied	32.1	27.8	33.0
Somewhat dissatisfied	10.9	9.3	12.9
Very dissatisfied	9.1	7.4	9.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	288	633	1,850
Population Estimate	400,417	1,059,602	2,006,444

Awareness of Loan Terms by Institutional Control

Table 61.1			
Awareness of Loan Amount	**Proprietary (%)**	**Private (%)**	**Public (%)**
Knew loan amount within 5%	14.3	24.8	21.8
Didn't know loan amount	85.7	75.2	78.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	289	651	1,890
Population Estimate	405,400	1,076,009	2,045,919

Table 61.2			
Number of Correct Deferment Conditions	**Proprietary (%)**	**Private (%)**	**Public (%)**
0	28.4	20.3	22.2
1	24.7	21.3	30.0
2	33.1	30.2	28.1
3	13.8	28.2	19.7
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	149	154	466
Population Estimate	234,974	272,850	518,330

Problems Experienced During Loan Process by Institutional Control

Table 62.1

Problems With Timeliness of Funds	Proprietary (%)	Private (%)	Public (%)
No	91.9	83.8	78.0
Yes	8.1	16.2	22.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	288	648	1,884
Population Estimate	404,365	1,068,346	2,042,747

Table 62.2

Problems With the Explanation of Terms	Proprietary (%)	Private (%)	Public (%)
No	83.7	90.7	87.8
Yes	16.3	9.3	12.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	289	647	1,877
Population Estimate	105,400	1,071,297	2,023,996

Table 62.3

Problems When Transferring Schools	Proprietary (%)	Private (%)	Public (%)
No	95.4	89.4	91.9
Yes	4.6	10.6	8.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	241	524	1,535
Population Estimate	350,085	867,917	1,610,058

Changes in Overall Satisfaction by Institutional Control

Table 63.1			
1994/95 Experience vs. Prior Experience	**Proprietary (%)**	**Private (%)**	**Public (%)**
More positive	28.5	16.6	24.1
About the same	63.0	71.8	68.5
Less positive	8.5	11.6	7.4
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	71	341	945
Population Estimate	98,222	565,771	1,015,323

Composite Satisfaction Levels by Institutional Control

Table 64.1			
Composite Satisfaction Levels	**Proprietary (Mean Score)**	**Private (Mean Score)**	**Public (Mean Score)**
Composite Satisfaction Indicator	521.0	506.4	497.6
Composite Timeliness Indicator	526.8	505.7	491.4
Composite Indicator of Positiveness	515.7	504.3	496.3

Survey Results

by Loan Volume

Ease in Obtaining Loan by Loan Volume

Table 65.1

Level of Ease	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very easy	32.9	31.5	28.7	27.5	24.4
Somewhat easy	62.7	52.6	53.7	53.2	58.7
Somewhat difficult	2.5	13.6	14.3	15.9	14.3
Very difficult	2.0	2.4	3.4	3.5	2.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	501	683	752	784
Population Estimate	328,289	906,195	574,094	652,069	1,027,244

Satisfaction With Specific Program Aspects by Loan Volume

Table 66.1

Satisfaction With ED in Explaining Loan Terms	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	57.7	37.8	35.6	36.1	31.3
Somewhat satisfied	39.7	56.8	56.0	54.6	58.8
Somewhat dissatisfied	2.6	4.3	6.7	6.3	7.6
Very dissatisfied	--	1.1	1.7	3.0	2.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	63	423	524	598	575
Population Estimate	255,572	781,572	449,630	517,355	734,264

Table 66.2

Satisfaction With Financial Aid Orientation	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	61.2	43.5	35.4	37.5	34.1
Somewhat satisfied	30.5	43.8	49.4	48.3	51.1
Somewhat dissatisfied	5.2	9.5	10.8	10.2	10.8
Very dissatisfied	3.1	3.1	4.4	4.0	4.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	81	496	656	715	728
Population Estimate	323,306	896,859	549,205	618,460	945,334

Table 66.3					
Satisfaction With FAO Staff in Explaining Loan Terms	**1 - 1,000,000**	**1,000,001 - 5,000,000**	**5,000,001 - 10,000,000**	**10,000,001 - 20,000,000**	**20,000,000 plus**
Very satisfied	61.8	54.6	48.2	44.9	40.8
Somewhat satisfied	23.4	30.0	31.8	32.0	34.3
Somewhat dissatisfied	6.7	8.2	10.4	15.5	14.4
Very dissatisfied	8.2	7.2	9.6	7.6	10.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	81	507	671	741	771
Population Estimate	323,306	926,222	564,341	642,603	1,009,991

Table 66.4					
Satisfaction With Printed Information From Exit Counseling	**1 - 1,000,000**	**1,000,001 - 5,000,000**	**5,000,001 - 10,000,000**	**10,000,001 - 20,000,000**	**20,000,000 plus**
Very satisfied	69.7	58.7	41.3	49.0	47.7
Somewhat satisfied	30.3	40.2	50.0	46.0	46.6
Somewhat dissatisfied	--	0.2	7.5	1.9	5.1
Very dissatisfied	--	0.8	1.2	3.1	0.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	21	88	101	105	112
Population Estimate	105,720	142,978	84,522	92,446	142,228

Changes in Overall Satisfaction by Loan Volume

Table 67.1					
1994/95 Experience vs. Prior Experience	**1 - 1,000,000**	**1,000,001 - 5,000,000**	**5,000,001 - 10,000,000**	**10,000,001 - 20,000,000**	**20,000,000 plus**
More positive	24.1	14.6	16.0	22.6	28.9
About the same	62.9	72.4	76.6	72.0	62.8
Less positive	13.0	13.0	7.4	5.4	8.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	17	188	351	376	425
Population Estimate	89,178	381,317	290,454	346,494	571,873

Problems Experienced During Loan Process by Loan Volume

Table 68.1

Problems With Timeliness of Funds	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
No	87.3	83.8	80.6	79.9	78.7
Yes	12.7	16.2	19.4	20.1	21.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	508	685	757	788
Population Estimate	328,289	923,582	575,276	657,325	1,030,985

Table 68.2

Problems With Awareness of When Payments Start	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
No	87.9	83.7	81.4	82.4	80.4
Yes	12.1	16.3	18.6	17.6	19.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	501	675	737	775
Population Estimate	326,906	906,528	568,855	643,171	1,013,684

Awareness of Loan Terms by Loan Volume

Table 69.1

Correct Number of Deferment Conditions	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
0	23.8	32.9	16.6	21.7	15.6
1	33.0	18.1	25.7	32.7	28.9
2	32.7	26.0	28.7	30.2	33.1
3	10.6	23.0	29.0	15.5	22.5
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	35	117	171	195	191
Population Estimate	155,113	304,353	146,551	170,798	249,338

Table 69.2

Correct Number of Default Consequences	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
0	19.0	34.1	22.6	25.7	24.5
1	58.2	44.5	49.9	37.5	44.1
2	18.8	14.1	21.5	22.3	20.5
3	4.0	7.2	6.1	14.6	10.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	35	177	171	195	189
Population Estimate	115,113	304,353	146,551	170,798	248,539

Table 69.3

Awareness of Interest Rate	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Knew interest rate exactly	1.9	2.9	2.3	2.9	3.2
Knew interest rate within 1%	27.1	19.8	25.5	26.9	29.6
Didn't know interest rate	71.0	77.2	72.2	70.2	67.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	512	687	757	792
Population Estimate	328,289	930,683	576,274	657,325	1,034,755

Composite Satisfaction Levels by Loan Volume

Table 70.1

Composite Satisfaction Levels	1 - 1,000,000 (Mean Score)	1,000,001 - 5,000,000 (Mean Score)	5,000,001 - 10,000,000 (Mean Score)	10,000,001 - 20,000,000 (Mean Score)	20,000,000 plus (Mean Score)
Composite Satisfaction Indicator	530.7	509.7	499.5	498.1	493.1
Composite Timeliness Indicator	510.7	503.3	498.0	498.5	495.2
Composite Indicator of Overall Opinion	515.8	504.8	498.0	499.9	495.1

Survey Results

by Type of Computer System

Level of Ease in Obtaining Loan by Type of Computer System

Table 71.1

Level of Ease	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very easy	27.1	27.1	35.3	49.6	15.1	27.2
Somewhat easy	52.9	56.8	50.5	49.1	75.9	55.3
Somewhat difficult	17.6	13.4	9.8	1.3	9.0	16.2
Very difficult	2.4	2.7	4.4	--	--	1.3
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,134	690	200	105	594
Population Estimate	370,496	2,481,773	362,936	71,129	36,145	159,223

Satisfaction With Specific Program Aspects by Type of Computer System

Table 72.1

Satisfaction With ED in Explaining Loan Terms	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very satisfied	30.5	36.1	48.6	41.9	70.0	36.5
Somewhat satisfied	58.6	56.2	45.4	52.7	30.0	60.8
Somewhat dissatisfied	8.3	5.9	4.2	5.4	--	2.7
Very dissatisfied	2.6	1.9	1.8	--	--	.
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	258	3,212	522	172	85	432
Population Estimate	301,776	1,959,775	267,928	55,952	31,668	116,040

Table 72.2

Satisfaction With FAO Staff in Explaining Loan Terms	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very satisfied	40.6	47.9	53.4	45.1	82.7	56.0
Somewhat satisfied	36.4	31.1	30.0	21.1	11.7	35.6
Somewhat dissatisfied	14.3	12.0	7.4	22.7	2.8	5.2
Very dissatisfied	8.7	9.0	9.2	11.1	2.8	3.2
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,078	690	192	105	588
Population Estimate	367,029	2,470,702	362,999	65,409	36,145	157,987

Awareness of Loan Terms by Type of Computer System

Table 73.1						
Awareness of Interest Rate	**Mainframe**	**Mainframe and PC**	**PC**	**Contracted Servicer**	**Manual Processing**	**Other**
Knew interest rate exactly	3.2	3.2	1.2	2.9	3.4	--
Knew interest rate w/in 1%	27.4	27.0	22.1	6.9	34.5	14.2
Didn't know interest rate	69.4	69.8	76.7	90.2	62.1	85.8
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	327	4,170	699	200	105	594
Population Estimate	377,129	2,512,330	365,181	71,129	36,145	159,223

Problems Experienced During Loan Process by Type of Computer System

Table 74.1						
Problems With Awareness of When Payments Would Start	**Mainframe**	**Mainframe and PC**	**PC**	**Contracted Servicer**	**Manual Processing**	**Other**
No	81.7	82.5	77.7	84.8	88.2	94.3
Yes	18.3	17.5	22.3	15.2	11.8	5.7
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,072	690	200	105	576
Population Estimate	366,817	2,463,818	359,052	71,129	36,145	155,993

Composite Satisfaction Levels by Type of Computer System

Table 75.1						
Composite Satisfaction Levels	**Mainframe (Mean Score)**	**Mainframe and PC (Mean Score)**	**PC (Mean Score)**	**Contracted Servicer (Mean Score)**	**Manual Processing (Mean Score)**	**Other (Mean Score)**
Composite Satisfaction Indicator	493.0	501.4	511.8	516.5	540.6	516.6
Composite Timeliness Indicator	497.5	497.3	505.5	533.3	522.5	510.4
Composite Indicator of Overall Opinion	495.0	499.7	504.8	518.2	527.4	513.0

Survey Results

by Number of Lenders

Level of Ease in Obtaining Loan by Number of Lenders

Table 76.1

Level of Ease	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very easy	45.9	33.2	26.2	31.1	22.2
Somewhat easy	39.2	50.0	58.5	55.1	60.5
Somewhat difficult	13.3	12.9	12.3	10.4	15.4
Very difficult	1.6	3.9	3.0	3.5	1.9
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	57	430	477	356	763
Population Estimate	177,117	608,949	804,614	522,598	1,128,136

Satisfaction With Specific Program Aspects by Number of Lenders

Table 77.1

Satisfaction With Financial Aid Orientation	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	53.1	48.5	43.4	40.7	31.9
Somewhat satisfied	34.9	36.2	44.3	46.9	54.9
Somewhat dissatisfied	8.7	9.6	9.2	7.7	10.4
Very dissatisfied	3.3	5.7	3.1	4.7	2.8
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	55	414	462	341	713
Population Estimate	172,409	589,366	795,662	494,497	1,045,191

Table 77.2

Satisfaction With ED in Explaining Loan Terms	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	62.1	42.6	38.5	38.3	29.7
Somewhat satisfied	36.8	49.8	54.7	52.8	62.4
Somewhat dissatisfied	1.1	5.4	5.0	6.3	6.5
Very dissatisfied	--	2.1	1.8	2.6	1.3
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	45	333	369	263	604
Population Estimate	137,820	476,044	666,765	391,655	872,204

Table 77.3

Satisfaction With Printed Information From Exit Counseling	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	95.4	47.7	52.2	59.7	45.7
Somewhat satisfied	4.6	51.3	46.7	31.8	49.3
Somewhat dissatisfied	--	--	0.3	5.0	5.1
Very dissatisfied	--	1.0	0.7	3.5	--
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	15	72	72	54	104
Population Estimate	44,705	107,897	143,246	81,115	153,329

Awareness of Loan Terms by Number of Lenders

Table 78.1

Awareness of Loan Amount	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Knew loan amount within 5%	25.6	22.8	25.5	20.7	19.1
Didn't know loan amount	74.4	77.2	74.5	79.3	80.9
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	57	430	485	358	773
Population Estimate	177,117	608,949	829,151	524,668	1,138,728

Composite Satisfaction Levels by Number of Lenders

Table 79.1

Composite Satisfaction Levels	1-2 (Mean Score)	3-5 (Mean Score)	6-10 (Mean Score)	11-20 (Mean Score)	20 plus (Mean Score)
Composite Satisfaction Indicator	530.0	506.0	507.0	502.4	496.0

Survey Results

by Use of Electronic Funds Transfer

Timeliness of Funds by Use of Electronic Funds Transfer

Table 80.1

Received Funds in Timely Manner	Yes (%)	No (%)
No	19.7	14.3
Yes	80.3	85.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	903	1,173
Population Estimate	1,428,089	1,818,917

Satisfaction With Communications and Services Provided by ED by Use of Electronic Funds Transfer

Table 81.1

Satisfaction With ED's Timeliness in Processing/Addressing Requests	Yes (%)	No (%)
Very satisfied	59.7	35.7
2	21.6	41.3
3	16.7	9.5
4	2.0	8.5
Very dissatisfied	--	5.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	104
Population Estimate	97,232	181,515

Table 81.2

Overall Satisfaction With ED	Yes (%)	No (%)
Very satisfied	59.0	42.2
Somewhat satisfied	38.2	44.0
Somewhat dissatisfied	2.8	10.7
Very dissatisfied	--	3.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	61	116
Population Estimate	98,446	200,097

Awareness of Loan Terms by Use of Electronic Funds Transfer

Table 82.1		
Awareness of Interest Rate	**Yes (%)**	**No (%)**
Knew interest rate exactly	3.3	2.3
Knew interest rate within 1%	28.3	23.7
Didn't know interest rate	68.4	74.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	908	1,181
Population Estimate	1,432,696	1,829,548

Problems Experienced During the Loan Process by Use of Electronic Funds Transfer

Table 83.1		
Problems With Timeliness of Funds	**Yes (%)**	**No (%)**
No	77.9	83.7
Yes	22.1	16.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	903	1,179
Population Estimate	1,423,220	1,828,045

Composite Satisfaction Levels by Use of Electronic Funds Transfer

Table 84.1		
Composite Satisfaction Levels	**Yes (Mean Score)**	**No (Mean Score)**
Composite Indicator of Overall Opinion	496.5	504.7
Composite Timeliness Indicator	491.3	505.9

Survey Results

by Number of Guarantee Agencies

Level of Ease in Obtaining Loan by Number of Guarantee Agencies

Table 85.1

Level of Ease	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very easy	31.8	29.0	29.0	22.7
Somewhat easy	55.3	53.7	55.8	60.1
Somewhat difficult	10.6	14.3	11.7	14.8
Very difficult	2.2	3.1	3.5	2.4
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	433	818	291	534
Population Estimate	723,195	1,211,280	475,339	813,320

Satisfaction With Specific Program Aspects by Number of Guarantee Agencies

Table 86.1

Satisfaction With FAO Staff in Explaining Loan Terms	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	53.2	38.1	40.0	33.3
Somewhat satisfied	35.4	47.4	45.6	55.2
Somewhat dissatisfied	8.0	10.1	9.6	8.8
Very dissatisfied	3.4	4.4	4.7	2.7
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	419	786	275	500
Population Estimate	700,432	1,175,817	448,019	758,530

Table 86.2

Satisfaction With ED in Explaining Loan Terms	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	50.4	32.4	38.6	32.1
Somewhat satisfied	42.6	61.5	54.0	58.8
Somewhat dissatisfied	5.6	4.2	5.3	7.6
Very dissatisfied	1.3	1.8	2.1	1.5
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	343	624	235	406
Population Estimate	584,179	967,919	377,858	599,712

Satisfaction With Communications and Services Provided by ED by Number of Guarantee Agencies

Table 87.1

Satisfaction With Courtesy of ED Representatives	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	78.6	44.8	38.0	48.5
2	17.0	35.5	43.0	36.5
3	4.4	17.1	14.6	9.4
4	--	--	4.4	3.8
Very dissatisfied	--	2.6	--	1.9
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	37	59	22	42
Population Estimate	78,541	93,808	31,943	64,834

Table 87.2

Satisfaction With ED's Responsiveness to Calls	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	64.0	36.1	51.6	34.9
2	26.4	33.9	13.7	17.4
3	3.8	25.5	25.4	34.2
4	0.7	3.9	9.3	4.4
Very dissatisfied	5.2	0.5	--	9.1
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	36	55	21	41
Population Estimate	76,972	85,279	28,410	59,876

Awareness of Loan Terms by Number of Guarantee Agencies

Table 88.1

Awareness of Loan Amount	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Knew loan amount within 5%	25.5	20.9	22.6	19.7
Didn't know loan amount	74.5	79.1	77.4	80.3
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	440	825	294	537
Population Estimate	729,927	1,235,290	479,228	815,887

Table 88.2				
Correct Number of Deferment Conditions	**1 (%)**	**2 - 3 (%)**	**4 - 5 (%)**	**5 plus (%)**
0	21.9	30.9	12.6	19.0
1	26.6	25.2	29.7	25.9
2	35.5	28.3	29.1	27.0
3	16.0	15.6	28.6	28.1
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	129	235	85	131
Population Estimate	247,285	363,035	149,775	196,602

Composite Satisfaction Levels by Number of Guarantee Agencies

Table 89.1				
Composite Satisfaction Levels	**1 (Mean Score)**	**2 - 3 (Mean Score)**	**4 - 5 (Mean Score)**	**5 plus (Mean Score)**
Composite Satisfaction Indicator	517.5	500.8	500.6	497.8

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Survey Results

by Overall Institutional Program Satisfaction

Level of Ease in Obtaining Loan by Overall Institutional Program Satisfaction

Table 90.1

Level of Ease	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very easy	29.8	29.4	28.2	26.9	15.4
Somewhat easy	56.9	54.0	56.8	55.0	62.9
Somewhat difficult	10.1	14.5	11.4	15.1	19.6
Very difficult	3.2	2.2	3.5	3.0	2.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	838	1,084	410	281	126
Population Estimate	784,120	1,591,325	571,350	296,529	196,677

Satisfaction With Specific Program Aspects by Overall Institutional Program Satisfaction

Table 91.1

Satisfaction With Financial Aid Orientation	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	46.4	41.7	34.3	30.7	33.3
Somewhat satisfied	42.0	44.7	49.8	53.2	55.8
Somewhat dissatisfied	9.0	9.5	11.0	11.5	9.4
Very dissatisfied	2.6	4.0	4.9	4.7	1.5
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	804	1,037	386	263	122
Population Estimate	751,243	1,527,080	541,524	276,802	192,944

Table 91.2

Satisfaction With ED in Explaining Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	42.6	36.2	38.2	30.0	31.9
Somewhat satisfied	50.9	55.8	55.2	61.2	58.1
Somewhat dissatisfied	4.8	5.9	4.8	7.6	8.6
Very dissatisfied	1.6	2.1	1.8	1.2	1.4
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	671	835	314	208	103
Population Estimate	647,140	1,249,494	440,471	213,599	150,416

Table 91.3					
Satisfaction With FAO Staff in Explaining Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	52.7	50.3	45.7	42.5	33.7
Somewhat satisfied	29.2	31.5	32.2	31.7	37.5
Somewhat dissatisfied	9.4	10.5	12.4	14.2	19.2
Very dissatisfied	8.7	7.7	9.8	11.5	9.7
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	823	1,079	398	280	129
Population Estimate	774,704	1,597,187	551,881	295,673	200,566

Table 91.4					
Satisfaction With Printed Information From Exit Counseling	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	68.8	49.2	49.2	58.7	42.9
Somewhat satisfied	28.4	47.1	49.1	37.4	42.1
Somewhat dissatisfied	2.7	1.4	1.8	3.9	15.1
Very dissatisfied	0.1	2.2	--	--	--
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	119	168	71	39	19
Population Estimate	112,054	257,266	114,403	44,342	33,416

Awareness of Loan Terms by Overall Institutional Program Satisfaction

Table 92.1					
Awareness of Loan Amount	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Knew loan amount within 5%	25.2	22.3	20.3	22.1	8.9
Didn't know loan amount	74.8	77.7	79.7	77.9	91.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	884	1,100	411	282	129
Population Estimate	787,367	1,621,930	571,819	297,547	200,566

Table 92.2

Awareness of Interest Rate	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Knew interest rate exactly	3.1	3.1	1.7	2.6	2.4
Knew interest rate within 1%	27.9	25.8	25.3	19.5	26.8
Didn't know interest rate	69.0	71.0	73.0	77.9	70.9
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	844	1,100	411	282	129
Population Estimate	787,367	1,621,930	571,819	297,547	200,566

Problems Experienced During Loan Process by Overall Institutional Program Satisfaction

Table 93.1

Problems With Explanation of Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
No	89.9	89.0	86.4	86.3	84.2
Yes	10.1	11.0	13.6	13.7	15.8
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	843	1,091	407	279	129
Population Estimate	780,795	1,607,929	569,089	294,216	200,566

Composite Satisfaction Levels by Overall Institutional Program Satisfaction

Table 94.1

Composite Satisfaction Levels	1-2 (Mean Score)	3-5 (Mean Score)	6-10 (Mean Score)	11-20 (Mean Score)	20 plus (Mean Score)
Composite Satisfaction Indicator	511.2	504.5	499.4	491.7	487.4
Composite Indicator of Overall Opinion	507.7	500.0	502.2	492.3	490.6

Survey Results

by Level of Effort to Administer Program

Satisfaction With Specific Program Aspects by Level of Effort to Administer Program

Table 95.1

Satisfaction With Financial Aid Orientation	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	55.0	43.9	41.3	36.0	34.8
Somewhat satisfied	36.1	45.3	44.3	48.9	51.7
Somewhat dissatisfied	2.7	8.4	10.2	11.0	10.4
Very dissatisfied	6.2	2.4	4.2	4.2	3.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	170	619	777	799	290
Population Estimate	125,319	700,099	1,095,015	1,010,622	389,497

Table 95.2

Satisfaction With FAO Staff in Explaining Loan Terms	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	50.5	54.9	47.6	47.1	40.8
Somewhat satisfied	37.9	30.8	30.3	31.1	34.5
Somewhat dissatisfied	4.4	8.3	11.2	13.3	16.2
Very dissatisfied	7.2	5.9	10.9	8.5	8.5
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	173	638	801	834	307
Population Estimate	127,703	726,767	1,133,117	1,053,663	412,090

Satisfaction With Communications and Services Provided by ED by Level of Effort to Administer Program

Table 96.1

Satisfaction With Helpfulness of ED Representatives	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	21.9	24.6	28.2	45.3	60.8
2	25.4	40.1	48.7	31.9	15.2
3	45.8	25.3	18.9	19.4	18.9
4	3.9	9.3	.	2.5	5.0
Very dissatisfied	3.1	0.6	4.2	0.9	.
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	28	79	82	73	30
Population Estimate	15,687	70,957	90,475	112,945	35,980

Table 96.2					
Overall Satisfaction With ED	**Very Easy (%)**	**Relatively Easy (%)**	**Moderate Effort (%)**	**Relatively Labor Intensive (%)**	**Very Labor Intensive (%)**
Very satisfied	28.5	39.5	47.7	52.1	48.3
Somewhat satisfied	68.5	37.9	41.7	43.2	45.2
Somewhat dissatisfied		17.4	10.6	3.8	3.3
Very dissatisfied	3.0	5.1	--	0.9	3.3
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	32	86	94	80	31
Population Estimate	16,449	82,916	98,510	116,848	37,447

Awareness of Loan Terms by Level of Effort to Administer Program

Table 97.1					
Awareness of Loan Amount	**Very Easy (%)**	**Relatively Easy (%)**	**Moderate Effort (%)**	**Relatively Labor Intensive (%)**	**Very Labor Intensive (%)**
Knew loan amount within 5%	37.9	22.4	21.0	22.3	17.3
Didn't know loan amount	62.1	77.6	79.0	77.7	82.7
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	176	651	822	850	313
Population Estimate	128,589	732,312	1,163,693	1,069,000	420,611

Composite Satisfaction Levels by Level of Effort to Administer Program

Table 98.1					
Composite Satisfaction Levels	**Very Easy (Mean Score)**	**Relatively Easy (Mean Score)**	**Moderate Effort (Mean Score)**	**Relatively Labor Intensive (Mean Score)**	**Very Labor Intensive (Mean Score)**
Composite Satisfaction Indicator	511.8	510.8	503.9	499.0	493.6

Survey Results:

Parent Borrowers

Survey Results

by Loan Program

Composite Satisfaction Levels by Loan Program

Table 99.1

Composite Satisfaction Levels	Type of Program	
	Direct Loan (Mean Score)	FFEL (Mean Score)
Composite Satisfaction Indicator	498.9	502.6
Composite Timeliness Indicator	499.1	500.6
Composite Indicator of Problems	502.5	498.8
Composite Indicator of Overall Opinion	500.1	500.7

Level of Ease in Obtaining Loan by Loan Program

Table 100.1

Level of Ease	Type of Program	
	Direct Loan (%)	FFEL (%)
Very easy	37.2	38.0
Somewhat easy	42.1	43.3
Somewhat difficult	15.1	14.8
Very difficult	5.6	3.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	235	545
Population Estimate	18,486	213,992

Timeliness of Funds by Loan Program

Table 101.1

Received Funds in Timely Manner	Type of Program	
	Direct Loan (%)	FFEL (%)
No	12.3	10.5
Yes	87.7	89.5
Total	100.0	100.00
	(n)	(n)
Sample Responding	232	548
Population Estimate	18,061	216,106

Satisfaction With Specific Program Aspects by Loan Program

Table 102.1

Satisfaction With ED in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	44.8	36.6
Somewhat satisfied	40.5	53.5
Somewhat dissatisfied	5.7	8.0
Very dissatisfied	4.0	2.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	194	400
Population Estimate	15,294	155,304

Table 102.2

Satisfaction With FAO Staff in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	51.0	54.4
Somewhat satisfied	33.1	30.8
Somewhat dissatisfied	12.5	8.6
Very dissatisfied	3.4	6.2
Total	100.0	100.0
	(n)	(n)
Sample Responding	212	504
Population Estimate	15,481	201,850

Satisfaction With Communications and Services Provided by ED by Loan Program

Table 103.1

Satisfaction With Helpfulness of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	59.2	55.3
2	20.8	11.5
3	11.6	18.6
4	3.1	4.6
Very dissatisfied	5.2	9.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	34
Population Estimate	5,362	10,227

Table 103.2

Satisfaction With Courtesy of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	74.0	62.0
2	14.4	19.8
3	9.7	14.3
4	0.4	--
Very dissatisfied	1.6	3.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	57	35
Population Estimate	5,408	10,295

Table 103.3

Satisfaction With Responsiveness to Calls	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	55.9	43.8
2	34.2	31.6
3	6.1	5.5
4	--	9.4
Very dissatisfied	3.8	9.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	55	30
Population Estimate	5,130	8,942

Table 103.4

Satisfaction With Knowledge of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	65.3	72.8
2	15.2	5.9
3	9.6	15.7
4	1.7	--
Very dissatisfied	8.2	5.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	57	35
Population Estimate	5,408	10,295

Table 103.5

Satisfaction With Usefulness of Information Received From ED	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	58.3	63.9
2	18.9	17.9
3	12.9	14.5
Very dissatisfied	9.9	3.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	37
Population Estimate	5,768	10,998

Table 103.6

Satisfaction With ED's Timeliness in Processing/Addressing Requests	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	58.2	65.5
2	14.4	7.4
3	17.5	18.7
4	1.3	7.2
Very dissatisfied	8.6	1.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	50	35
Population Estimate	4,963	10,295

Table 103.7

Overall Satisfaction With ED	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	62.0	64.2
Somewhat satisfied	26.1	30.6
Somewhat dissatisfied	9.3	--
Very dissatisfied	2.6	5.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	60	36
Population Estimate	5,671	10,488

Problems Experienced During the Loan Process by Loan Program

Table 104.1

Problems With Timeliness of Funds	Type of Program Direct Loan (%)	 FFEL (%)
No	87.1	86.4
Yes	12.9	13.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	234	551
Population Estimate	18,571	216,497

Table 104.2

Problems With the Explanation of Loan Terms	Type of Program Direct Loan (%)	 FFEL (%)
No	87.4	89.9
Yes	12.6	10.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	235	541
Population Estimate	18,668	213,091

Table 104.3

Problems With Repayment Amount or Awareness of When Payments Would Start	Type of Program Direct Loan (%)	 FFEL (%)
No	88.1	85.0
Yes	11.9	15.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	234	542
Population Estimate	18,727	212,142

Changes in Overall Satisfaction With Loan Experience Among Previous Borrowers by Loan Program

Table 105.1

1994/95 Experience vs. Prior Experience	Type of Program	
	Direct Loan (%)	FFEL (%)
More positive	22.3	20.1
About the same	65.4	72.2
Less Positive	12.4	7.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	101	243
Population Estimate	8,156	95,477

Table 105.2

Easier Paperwork for 1994/95 Loan	Type of Program	
	Direct Loan (%)	FFEL (%)
No	50.4	71.0
Yes	49.6	29.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	112	211
Population Estimate	42,615	324,389

Awareness of Loan Terms by Loan Program

Table 106.1

Awareness of Loan Amount	Type of Program	
	Direct Loan (%)	FFEL (%)
Knew loan amount with 5 percent	36.2	30.6
Didn't know loan amount	63.8	69.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	237	554
Population Estimate	18,915	217,321

Table 106.2

Awareness of Interest Rate	Type of Program Direct Loan (%)	 FFEL (%)
Knew interest rate exactly	3.8	1.8
Knew interest rate w/in 1 percent	25.5	20.7
Didn't know interest rate	70.7	77.5
Total	100.0	100.0
	(n)	(n)
Sample Responding	237	554
Population Estimate	18,915	217,321

Table 106.3

Awareness of Payment Time	Type of Program Direct Loan (%)	 FFEL (%)
No	16.0	21.5
Yes	84.0	78.5
Total	100.0	100.0
	(n)	(n)
Sample Responding	237	554
Population Estimate	18,915	217,321

Table 106.4

Number of Correct Default Consequences	Type of Program Direct Loan (%)	 FFEL (%)
0	3.2	6.1
1	46.4	45.7
2	30.3	27.5
3	20.1	20.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	237	554
Population Estimate	18,915	217,321

Survey Results

by Borrower Status

Problems Experienced During the Loan Process by Borrower Status

Table 107.1

Problems With Timeliness of Funds	1st-Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	95.7	78.5	86.9
Yes	4.3	21.6	13.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	58	94	618
Population Estimate	16,256	45,499	565,827

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Problems Experienced During the Loan Process by Borrower Status

Table 108.1			
Problems With Explanation of Terms	**1st-Time Borrower (%)**	**Previous Borrower (%)**	**In Repayment (%)**
No	69.9	96.7	90.2
Yes	30.1	3.3	9.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	58	92	610
Population Estimate	16,256	43,165	558,770

Composite Satisfaction Levels by Borrower Status

Table 109.1			
Composite Satisfaction Levels	**1st-Time Borrower (%)**	**Previous Borrower (%)**	**In Repayment (%)**
Composite Indicator of Problems	468.5	514.8	499.1

Survey Results

by Race/Ethnicity

Problems Experienced During the Loan Process by Race/Ethnicity

Table 110.1

Problems With Timeliness of Funds	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
No	9.4	19.9	15.2	8.8	27.4	0.0
Yes	90.6	80.1	84.8	91.2	72.6	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	16	26	63	610	29	5
Population Estimate	4,055	7,134	17,712	184,325	10,227	318

Awareness of Loan Terms by Race/Ethnicity

Table 111.1

Awareness of Loan Amount	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
Knew loan amount within 5 percent	34.8	23.8	19.3	34.5	12.0	63.5
Didn't know loan amount	65.2	76.2	80.7	65.5	88.0	36.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	16	26	66	615	29	5
Population Estimate	4,055	7,134	18,279	185,409	10,227	318

Table 111.2

Awareness of Payment Time	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
No	46.9	31.4	45.7	18.2	2.8	15.6
Yes	53.1	68.6	54.3	81.8	97.2	84.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	16	26	66	615	29	5
Population Estimate	4,055	7,134	18,279	185,409	10,227	318

Table 111.3						
Number of Correct Default Consequences	**Native American (%)**	**Asian (%)**	**Black (%)**	**White (%)**	**Hispanic (%)**	**Other (%)**
0	0.0	0.0	0.0	6.9	0.0	0.0
1	44.3	44.4	39.6	48.4	17.2	33.1
2	52.6	24.7	37.8	26.4	22.0	46.3
3	3.1	30.8	22.6	18.4	60.8	20.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	16	26	66	615	29	5
Population Estimate	4,055	7,134	18,279	185,409	10,227	318

Problems Experienced During Loan Process by Race/Ethnicity

Table 112.1						
Problems With the Explanation of Loan Terms	**Native American (%)**	**Asian (%)**	**Black (%)**	**White (%)**	**Hispanic (%)**	**Other (%)**
No	87.8	95.2	70.0	91.9	89.7	100.0
Yes	12.2	4.8	30.0	8.1	10.3	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	16	26	65	602	29	5
Population Estimate	4,055	7,134	17,643	182,099	10,227	318

Composite Satisfaction Levels by Race/Ethnicity

Table 113.1						
Composite Satisfaction Levels	**Native American (Mean)**	**Asian (Mean)**	**Black (Mean)**	**White (Mean)**	**Hispanic (Mean)**	**Other (Mean)**
Composite Indicator of Problems	491.3	512.5	471.2	502.0	496.8	521.8
Composite Indicator of Overall Opinion	503.2	499.8	483.0	503.5	491.7	536.0

Survey Results

by Race/Ethnicity (Collapsed)

Problems Experienced During the Loan Process by Race/Ethnicity (Collapsed)

Table 114.1

Problems With Timeliness of Funds	Black (%)	White (%)	Other (%)
No	15.2	8.8	21.5
Yes	84.8	91.2	78.5
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	63	610	71
Population Estimate	17,712	184,325	21,416

Awareness of Loan Terms by Race/Ethnicity (Collapsed)

Table 115.1

Awareness of Loan Amount	Black (%)	White (%)	Other (%)
Knew loan amount with 5 percent	19.3	34.5	20.3
Didn't know loan amount	80.7	65.5	79.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	66	615	71
Population Estimate	18,279	185,409	21,416

Table 115.2

Awareness of Payment Time	Black (%)	White (%)	Other (%)
Yes	45.7	18.2	20.7
No	54.3	81.8	79.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	66	615	71
Population Estimate	18,279	185,409	21,416

Table 115.3			
Number of Correct Default Consequences	Black (%)	White (%)	Other (%)
0		6.9	
1	39.6	48.4	31.4
2	37.8	26.4	28.7
3	22.6	18.4	39.9
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	66	615	71
Population Estimate	18,279	185,409	21,416

Problems Experienced During Loan Process by Race/Ethnicity (Collapsed)

Table 116.1			
Problems With Explanation of Loan Terms	Black (%)	White (%)	Other (%)
No	70.0	92.0	91.2
Yes	30.0	8.1	9.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	65	602	71
Population Estimate	17,643	182,099	21,416

Composite Satisfaction Levels by Race/Ethnicity (Collapsed)

Table 117.1			
Composite Satisfaction Levels	Black (Mean)	White (Mean)	Other (Mean)
Composite Indicator of Problems	471.2	502.0	501.3
Composite Indicator of Overall Opinion	483.0	503.5	497.2

Survey Results

by Institutional Control

Timeliness of Loan Funds by Institutional Control

Table 118.1			
Received Funds in Timely Manner	Proprietary (%)	Private (%)	Public (%)
No	2.9	10.3	13.8
Yes	97.1	89.7	86.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	120	262	398
Population Estimate	30,166	117,266	86,734

Satisfaction With Specific Program Aspects by Institutional Control

Table 119.1			
Satisfaction With ED in Explaining Loan Terms	Proprietary (%)	Private (%)	Public (%)
Very satisfied	55.2	35.6	33.7
Somewhat satisfied	30.6	57.5	52.8
Somewhat satisfied	12.4	6.7	7.5
Very dissatisfied	1.8	0.2	5.9
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	92	191	311
Population Estimate	21,279	81,854	67,465

Problems Experienced During Loan Process by Institutional Control

Table 120.1			
Problems With Timeliness of Funds	Proprietary (%)	Private (%)	Public (%)
No	97.0	88.6	79.8
Yes	3.0	11.4	20.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	121	263	401
Population Estimate	30,433	117,439	87,196

Composite Satisfaction Levels by Institutional Control

Table 121.1			
Composite Satisfaction Levels	Black (Mean)	White (Mean)	Other (Mean)
Composite Satisfaction Indicator	514.2	509.3	489.0
Composite Timeliness Indicator	528.3	504.1	486.0
Composite Indicator of Overall Opinion	515.4	504.3	490.5

Survey Results

by Gender

Composite Satisfaction Levels by Gender

Table 122.1		
Composite Satisfaction Levels	**Male (Mean)**	**Female (Mean)**
Composite Satisfaction Indicator	497.9	509.2

Level of Ease in Obtaining Loan by Gender

Table 123.1		
Level of Ease	**Male (%)**	**Female (%)**
Very easy	33.7	44.5
Somewhat easy	44.5	41.2
Somewhat difficult	16.9	11.6
Very difficult	4.9	2.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	453	327
Population Estimate	141,061	91,416

Survey Results

by Loan Volume

Timeliness of Loan Funds by Loan Volume

Table 124.1

Received Funds in Timely Manner	1-1,000,000 (%)	1,000,001-5,000,000 (%)	5,000,001 - 10,000,000 (%)	10,000,001-20,000,000 (%)	20,000,000 Plus (%)
No	0.2	8.7	7.7	12.2	15.0
Yes	99.8	91.3	92.3	87.8	85.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	31	232	174	162	181
Population Estimate	7,648	84,974	36,962	34,065	70,517

Level of Ease in Obtaining Loan by Loan Volume

Table 125.1

Level of Ease	1-1,000,000 (%)	1,000,001-5,000,000 (%)	5,000,001 - 10,000,000 (%)	10,000,001-20,000,000 (%)	20,000,000 Plus (%)
Very easy	37.7	46.3	32.7	45.9	26.7
Somewhat easy	55.1	39.0	44.0	36.6	49.9
Somewhat difficult	5.5	11.9	20.1	13.9	17.1
Very difficult	1.6	2.8	3.2	3.6	6.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	30	232	174	162	182
Population Estimate	7,269	84,974	37,141	33,648	69,444

Satisfaction With Specific Program Aspects by Loan Volume

Table 126.1

Satisfaction With FAO Staff in Explaining Loan Terms	1-1,000,000 (%)	1,000,001-5,000,000 (%)	5,000,001 - 10,000,000 (%)	10,000,001-20,000,000 (%)	20,000,000 Plus (%)
Very satisfied	92.2	66.3	52.7	49.3	37.2
Somewhat satisfied	6.1	21.2	32.1	32.5	45.3
Somewhat dissatisfied	0.2	8.1	7.3	7.1	12.7
Very dissatisfied	1.5	4.4	7.9	11.2	4.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	28	214	162	154	158
Population Estimate	6,877	81,311	35,679	32,186	61,278

Awareness of Loan Terms by Loan Volume

Table 127.1					
Awareness of Interest Rate	**1-1,000,000 (%)**	**1,000,001-5,000,000 (%)**	**5,000,001 - 10,000,000 (%)**	**10,000,001-20,000,000 (%)**	**20,000,000 Plus (%)**
Knew interest rate exactly	0.0	0.2	1.8	2.0	4.3
Knew interest rate within 1 percent	19.8	20.2	14.6	16.0	28.1
Didn't know interest rate	80.2	79.6	83.6	82.0	67.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	31	232	177	165	186
Population Estimate	7,648	84,974	37,898	34,319	71,397

Table 127.2					
Awareness of Payment Time	**1-1,000,000 (%)**	**1,000,001-5,000,000 (%)**	**5,000,001 - 10,000,000 (%)**	**10,000,001-20,000,000 (%)**	**20,000,000 Plus (%)**
No	10.9	17.1	16.2	20.9	29.4
Yes	89.1	82.9	83.8	79.1	70.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	31	232	177	165	186
Population Estimate	7,648	84,974	37,898	34,319	71,397

Problems Experienced During the Loan Process by Loan Volume

Table 128.1					
Problems With Timeliness of Funds	**1-1,000,000 (%)**	**1,000,001-5,000,000 (%)**	**5,000,001 - 10,000,000 (%)**	**10,000,001-20,000,000 (%)**	**20,000,000 Plus (%)**
No	99.8	88.3	91.6	81.2	82.6
Yes	0.2	11.7	8.4	18.8	17.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	31	230	176	164	184
Population Estimate	7,648	84,349	37,814	34,288	70,969

Composite Satisfaction Levels by Loan Volume

Table 129.1

Composite Satisfaction Levels	1-1,000,000 (Mean Score)	1,000,001-5,000,000 (Mean Score)	5,000,001 - 10,000,000 (Mean Score)	10,000,001-20,000,000 (Mean Score)	20,000,000 Plus (Mean Score)
Composite Satisfaction Indicator	526.9	515.1	497.3	501.8	487.3
Composite Timeliness Indicator	536.8	506.4	512.6	490.6	487.9
Composite Indicator of Overall Opinion	526.9	505.4	504.3	497.7	491.5

Survey Results

by Type of Computer System

Problems Experienced During Loan Process by Type of Computer System

Table 130.1

Problems With Awareness of When Payments Would Start	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
No	75.4	87.9	78.4	95.5	90.0	89.1
Yes	24.5	12.2	21.6	4.5	10.0	10.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	1,042	327	96	40	174
Population Estimate	22,996	154,254	37,567	5,546	1,201	9,039

Timeliness of Funds by Type of Computer System

Table 131.1

Received Funds in Timely Manner	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
No	11.5	13.3	1.7	2.3	0.0	8.6
Yes	88.5	86.7	98.3	97.7	100.00	91.4
Total	100.00	100.00	100.00	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	77	1,052	333	96	40	174
Population Estimate	22,236	156,743	39,135	5,546	1,201	9,039

Satisfaction With Specific Program Aspects by Type of Computer System

Table 132.1

Satisfaction With FAO Staff in Explaining Terms	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
Very satisfied	38.8	50.5	73.2	67.9	90.3	56.3
Somewhat satisfied	43.9	32.2	21.9	15.3	0.0.	34.9
Somewhat dissatisfied	9.6	10.0	3.2	12.4	0.0	8.8
Very dissatisfied	7.7	7.3	1.8	4.5	9.7	0.0
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	70	964	309	92	35	162
Population Estimate	19,735	144,856	37,612	5,532	1,087	8,262

Awareness of Loan Terms by Type of Computer System

Table 133.1

Awareness of Loan Amount	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
Knew loan amount within 5%	21.4	34.9	23.9	2.4	20.1	38.4
Didn't know loan amount	78.6	65.1	76.1	97.6	79.9	61.6
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	1,068	333	96	40	174
Population Estimate	22,996	158,053	39,135	5,546	1,201	9,039

Table 133.2

Correct Number of Default Consequences	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
0	6.7	7.2	2.5	1.2	0.0	0.0
1	33.4	49.2	42.3	43.6	9.5	40.2
2	40.9	23.5	36.0	21.3	18.8	37.8
3	19.0	20.2	19.3	33.9	71.7	22.1
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	1,068	333	96	40	174
Population Estimate	22,996	158,053	39,135	5,546	1,201	9,039

Problems Experienced During the Loan Process by Type of Computer System

Table 134.1

Problems With Timeliness of Funds	Mainframe (%)	Mainframe and PC (%)	PC (%)	Contracted Servicer (%)	Manual Processing (%)	Other (%)
No	80.4	84.4	95.0	97.7	100.00	93.0
Yes	19.6	15.6	5.0	2.3	.	7.4
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	1,056	333	96	40	174
Population Estimate	22,996	156,885	39,135	5,546	1,201	9,039

Composite Satisfaction Levels by Type of Computer System

Table 135.1

Composite Satisfaction Levels	Mainframe (Mean Score)	Mainframe and PC (Mean Score)	PC (Mean Score)	Contracted Servicer (Mean Score)	Manual Processing (Mean Score)	Other (Mean Score)
Composite Satisfaction Indicator	483.0	500.0	519.2	531.0	526.0	510.0
Composite Timeliness Indicator	491.0	493.2	527.4	530.2	537.4	513.0
Composite Indicator of Overall Opinion	485.0	497.4	516.0	529.0	525.0	513.0

Survey Results

by Number of Lenders

Timeliness of Funds by Number of Lenders

Table 136.1					
Received Funds in Timely Manner	**1-2 (%)**	**3-5 (%)**	**6-10 (%)**	**11-20 (%)**	**20 plus (%)**
No	1.8	5.0	9.2	16.6	14.0
Yes	98.2	95.0	90.8	83.4	86.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	20	136	123	95	174
Population Estimate	6,336	50,323	59,524	26,636	73,287

Problems Experienced During the Loan Process by Number of Lenders

Table 137.1					
Problems With Timeliness of Funds	**1-2 (%)**	**3-5 (%)**	**6-10 (%)**	**11-20 (%)**	**20 plus (%)**
No	92.2	95.3	87.0	78.0	82.5
Yes	7.8	5.47	13.3	22.0	17.5
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	20	138	122	97	174
Population Estimate	6,336	51,175	58,993	26,831	73,161

Composite Satisfaction Levels by Number of Lenders

Table 138.1					
Composite Satisfaction Levels	**1-2 (Mean Score)**	**3-5 (Mean Score)**	**6-10 (Mean Score)**	**11-20 (Mean Score)**	**20 plus (Mean Score)**
Composite Timeliness Indicator	523.3	522.3	503.2	479.0	489.4

Survey Results

by Use of Electronic Funds Transfer

Timeliness of Funds by Use of Electronic Funds Transfer

Table 139.1		
Received Funds in Timely Manner	**Yes (%)**	**No (%)**
No	14.5	6.0
Yes	85.5	94.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	233	310
Population Estimate	116,143	99,492

Satisfaction With Specific Program Aspects by Use of Electronic Funds Transfer

Table 140.1		
Satisfaction With FAO Staff in Explaining Loan Terms	**Yes (%)**	**No (%)**
Very Satisfied	47.3	63.0
Somewhat Satisfied	36.6	24.1
Somewhat Dissatisfied	9.9	6.8
Very Dissatisfied	6.3	6.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	216	283
Population Estimate	108,515	92,864

Composite Satisfaction Levels by Use of Electronic Funds Transfer

Table 141.1		
Composite Satisfaction Levels	**Yes (Mean Score)**	**No (Mean Score)**
Composite Satisfaction Indicator	496.1	511.0
Composite Indicator of Overall Opinion	495.1	507.4

Survey Results

by Number of Guarantee Agencies

Timeliness of Funds by Number of Guarantee Agencies

Table 142.1				
Received Funds in Timely Manner	**1 (%)**	**2-3 (%)**	**4-5 (%)**	**5 plus (%)**
No	3.7	6.5	16.2	17.1
Yes	96.3	93.5	83.8	82.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	92	239	89	124
Population Estimate	30,638	88,604	34,842	59,628

Awareness of Loan Terms by Number of Guarantee Agencies

Table 143.1				
Awareness of Loan Amount	**1 (%)**	**2-3 (%)**	**4-5 (%)**	**5 plus (%)**
Knew loan amount within 5%	19.5	25.5	48.3	32.7
Didn't know loan amount	80.5	74.5	51.7	67.3
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	92	243	90	125
Population Estimate	30,683	89,631	34,947	59,712

Problems Experienced During the Loan Process by Number of Guarantee Agencies

Table 144.1				
Problems With Timeliness of Funds	**1 (%)**	**2-3 (%)**	**4-5 (%)**	**5 plus (%)**
No	92.4	89.7	77.6	83.1
Yes	7.6	10.3	22.4	16.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	92	241	90	124
Population Estimate	30,683	89,017	34,947	59,502

Composite Satisfaction Levels by Number of Guarantee Agencies

Table 145.1				
Composite Satisfaction Levels	**1 (Mean Score)**	**2-3 (Mean Score)**	**4-5 (Mean Score)**	**5 plus (Mean Score)**
Composite Timeliness Indicator	520.4	511.8	478.7	485.0

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Survey Results

by Overall Institutional Program Satisfaction

Level of Ease in Obtaining Loan by Overall Institutional Program Satisfaction

Table 146.1

Level of Ease	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very easy	43.9	36.5	37.2	26.3	44.2
Somewhat easy	41.4	45.4	40.1	46.7	36.2
Somewhat difficult	12.2	15.7	15.3	18.3	11.8
Very difficult	2.5	2.4	7.4	8.6	7.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	241	296	131	65	34
Population Estimate	46,997	113,870	39,322	16,901	13,506

Satisfaction With Specific Program Aspects by Overall Institutional Program Satisfaction

Table 147.1

Satisfaction With ED in Explaining Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very Satisfied	44.9	39.2	29.1	21.8	40.0
Somewhat Satisfied	43.9	51.1	64.4	62.1	43.3
Somewhat Dissatisfied	7.4	8.4	5.9	7.9	9.2
Very Dissatisfied	3.7	1.3	.05	8.1	7.5
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	188	214	98	53	31
Population Estimate	32,583	80,247	29,231	15,031	12,093

Awareness of Loan Terms by Overall Institutional Program Satisfaction

Table 148.1

Awareness of Interest Rate	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Knew interest rate exactly	0.5	2.4	3.9	0.0	0.0
Knew interest rate within 1%	27.8	22.0	12.6	15.7	20.9
Didn't know interest rate	71.7	75.6	83.5	84.3	79.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	242	304	132	66	34
Population Estimate	47,208	116,746	39,588	17,307	13,506

Problems Experienced During the Loan Process by Overall Institutional Program Satisfaction

Table 149.1					
Problems With Timeliness of Funds	**Very Satisfied (%)**	**2 (%)**	**3 (%)**	**4 (%)**	**Very Dissatisfied (%)**
No	90.5	86.9	89.8	73.7	73.7
Yes	9.5	13.1	10.2	26.3	26.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	242	300	131	66	33
Population Estimate	47,208	115,882	39,379	17,307	13,412

Composite Satisfaction Levels by Overall Institutional Program Satisfaction

Table 150.1					
Composite Satisfaction Levels	**Very Satisfied (Mean Score)**	**2 (Mean Score)**	**3 (Mean Score)**	**4 (Mean Score)**	**Very Dissatisfied (Mean Score)**
Composite Satisfaction Indicator	513.9	502.1	500.1	476.9	499.3
Composite Timeliness Indicator	512.9	498.8	513.4	473.0	465.5
Composite Indicator of Overall Opinion	512.1	497.4	507.0	480.8	491.1

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Survey Results

by Level of Effort to Administer Program

Timeliness of Funds by Level of Effort to Administer Program

Table 151.1					
Received Funds in Timely Manner	Very Easy	Relatively Easy	Moderate Effort	Relatively Labor Intensive	Very Labor Intensive
No	91.5	93.0	88.7	81.4	80.2
Yes	8.5	7.0	11.3	18.6	19.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	18	29	22	11	3
Population Estimate	7,813	42,732	88,207	62,858	33,066

Satisfaction With Communications and Services Provided by ED by Level of Effort to Administer Program

Table 152.1					
Satisfaction With ED's Responsiveness to Calls	Very Easy	Relatively Easy	Moderate Effort	Relatively Labor Intensive	Very Labor Intensive
Very satisfied	29.9	39.1	53.0	39.3	100.0
2	39.6	31.7	43.4	0.0	0.0
3	1.9	8.5	3.6	16.5	0.0
4	28.6	0.0	0.0	19.1	0.0
Very dissatisfied	0.0	20.8	0.0	25.2	0.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	18	29	22	11	3
Population Estimate	1,857	3,175	6,531	1,614	740

Composite Satisfaction Levels by Level of Effort to Administer Program

Table 153.1					
Composite Satisfaction Levels	Very Easy (Mean Score)	Relatively Easy (Mean Score)	Moderate Effort (Mean Score)	Relatively Labor Intensive (Mean Score)	Very Labor Intensive (Mean Score)
Composite Satisfaction Indicator	491.1	510.5	500.4	500.0	505.0

Selected Survey Results by Institutional Control by Loan Program:

Student and Parent Borrowers

Level of Ease in Obtaining 1994-95 Loan by Institutional Control by Loan Program: Student Borrowers

Table 154.1

Level of Ease	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
Very Easy	45%	46%	28%	46%	28%	24%
Somewhat Easy	44%	40%	56%	49%	57%	57%
Somewhat Difficult	11%	12%	0.13	5%	12%	16%
Very Difficult	0%	2%	3%	1%	3%	3%
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	49	166	490	237	476	1,384
Population Estimate	9,765	37,482	183,540	392,531	1,020,328	1,844,246

Percent of Borrowers Indicating Timely Receipt of Funds by Institutional Control by Loan Program: Student and Parent Borrowers

Table 155.1

Institutional Control	Direct Loan		FFEL	
	Students	Parents	Students	Parents
Proprietary	85%	98%	94%	97%
	(n)	(n)	(n)	(n)
Sample Responding	48	44	239	76
Population Estimate	9,597	811,268	390,652	29,355
Private	88%	86%	85%	90%
	(n)	(n)	(n)	(n)
Sample Responding	169	75	478	187
Population Estimate	38,040	3,946	1,035,878	113,320
Public	84%	88%	80%	86%
	(n)	(n)	(n)	(n)
Sample Responding	491	113	1,387	285
Population Estimate	183,843	13,304	1,852,534	73,430

Percent of Borrowers Very or Somewhat Satisfied With Aspects of Loan Program by Institutional Control by Loan Program: Student Borrowers

Table 156.1

Loan Program Aspects	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
	(n)	(n)	(n)	(n)	(n)	(n)
Financial Aid Orientation	72%	84%	81%	88%	89%	86%
Sample Responding	49	159	465	238	453	1,308
Population Estimate	9,765	35,636	174,948	389,618	984,342	1,738,857
	(n)	(n)	(n)	(n)	(n)	(n)
Loan Terms Explained by ED	84%	93%	88%	*	*	*
Sample Responding	42	120	397	188	351	1,085
Population Estimate	8,194	26,385	148,176	306,407	802,678	1,446,554
	(n)	(n)	(n)	(n)	(n)	(n)
Loan Terms Explained by the FAO	72%	84%	81%	88%	89%	86%
Sample Responding	49	163	484	239	470	1,366
Population Estimate	9,765	36,987	182,063	390,652	1,022,614	1,824,381
	(n)	(n)	(n)	(n)	(n)	(n)
Exit Counseling by the FAO	72%	84%	71%	84%	85%	80%
Sample Responding	21	33	82	106	81	226
Population Estimate	4,142	7,762	32,415	184,476	187,494	299,962
	(n)	(n)	(n)	(n)	(n)	(n)
Printed Information From Exit Counseling	89%	90%	88%	95%	98%	97%
Sample Responding	16	26	67	84	67	167
Population Estimate	3,127	6,169	27,271	149,862	155,780	225,686

Percent of Borrowers Very or Somewhat Satisfied With Aspects of Loan Program by Institutional Control by Loan Program: Parent Borrowers

Table 157.1

Loan Program Aspects	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
	(n)	(n)	(n)	(n)	(n)	(n)
Loan Terms Explained by ED	100%	89%	83%	*	*	*
Sample Responding	37	61	96	55	130	215
Population Estimate	717	3,328	11,250	20,562	78,527	56,215
	(n)	(n)	(n)	(n)	(n)	(n)
Loan Terms Explained by the FAO	96%	82%	84%	89%	86%	82%
Sample Responding	42	71	99	70	175	259
Population Estimate	783	3,798	10,900	27,417	109,343	65,090

Satisfaction With 1994-95 Loan Experience vs. Prior Loan Experience by Institutional Control by Loan Program: Student Borrowers

Table 158.1

Current vs. Prior Satisfaction	Direct Loan			FFEL		
	Proprietary	Private	Public	Proprietary	Private	Public
More Positive	33%	27%	42%	28%	16%	22%
About the Same	54%	69%	50%	63%	72%	70%
Less Positive	13%	4%	8%	8%	12%	7%
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	9	84	219	62	257	726
Population Estimate	1,950	20,069	86,978	96,272	545,702	928,344

Appendix B

Distribution of Responses and Response Rates

Direct Loan Student Borrowers

Variable	Initial Sample (#)	Initial Sample %	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Institutional Control					
Public	714	69.7	493	69.1	72.4
Private	225	22.0	171	24.0	77.7
Proprietary	85	8.3	49	6.9	59.0
Institutional Loan Volume					
$1 - $1 M	35	3.4	18	2.5	56.3
$1 M - $5 M	205	20.0	136	19.1	68.3
$5M - $10 M	65	6.4	46	6.5	73.0
$10M - $20 M	286	27.9	198	27.8	71.0
$20 M +	433	42.3	315	44.2	76.6
Age Category					
17-24	676	66.2	495	69.4	75.9
25-34	261	25.5	157	22.0	63.8
35-44	60	5.9	41	5.8	69.5
45-54	25	2.5	20	2.8	80.0
55 +	0	0.0	0	0.0	0.0
Income Category					
0 - 20k	468	45.7	298	41.8	67.1
20k - 40k	236	23.1	167	23.4	73.9
40k - 50k	79	7.7	64	9.0	82.1
50k - 75k	157	15.3	121	17.0	79.1
75k +	84	8.2	63	8.8	75.9
Dependency Status					
Dependent	607	59.3	447	63.0	76.7
Independent	417	40.7	266	37.3	67.0
Race/Ethnicity					
Native American			10	1.4	
Asian			37	5.3	
Black			93	13.3	
White			523	74.6	
Hispanic			30	4.3	
Other			8	1.1	
Gender					
Male			323	45.3	
Female			390	54.7	
Marital Status					
Not Married	909	88.8	636	89.2	72.8
Married	114	11.1	76	10.7	69.7
Education Level (In-School Borrowers)					
1st Year			14	2.5	
Under/Upper			462	82.2	
Grad School			77	13.7	
Other			9	1.6	

Direct Loan Student Borrowers					
Variable	Initial Sample (#)	Initial Sample %	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Education Level (Out-of-School Borrowers)					
High School			32	21.2	
Intermediate			16	10.6	
Bachelor			77	51.0	
Post-grad			22	14.6	
Other			4	2.7	
Borrower Status					
1st Time			288	40.4	
Previous			291	40.8	
Repayment			114	16.0	

FFEL Student Borrowers

Variable	Initial Sample (#)	Initial Sample %	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Institutional Control					
Public	1977	63.6	1397	66.0	74.1
Private	695	22.4	480	22.7	73.2
Proprietary	435	14.0	240	11.3	59.0
Institutional Loan Volume					
$1 - $1 M	108	3.5	64	3.0	61.5
$1 M - $5 M	583	18.8	376	17.7	68.4
$5M - $10 M	939	30.2	641	30.3	72.2
$10M - $20 M	821	26.4	559	26.4	71.5
$20 M +	656	21.1	477	22.5	76.3
Age Category					
17-24	1761	56.8	1207	57.0	72.4
25-34	969	31.3	646	30.5	69.9
35-44	278	9.0	195	9.2	74.1
45-54	83	2.7	61	2.9	76.3
55 +	9	0.3	8	0.4	88.9
Income Category					
0 - 20k	1677	54.0	1078	50.9	67.7
20k - 40k	692	22.3	503	23.8	76.8
40k - 50k	234	7.5	171	8.1	78.8
50k - 75k	339	10.9	239	11.3	73.1
75k +	165	5.3	126	6.0	80.3
Dependency Status					
Dependent	1502	48.3	1040	49.1	73.4
Independent	1605	51.7	1077	50.9	70.3
Race/Ethnicity					
Native American			39	1.9	
Asian			95	4.6	
Black			248	12.0	
White			1544	74.7	
Hispanic			112	5.4	
Other			28	1.4	
Gender					
Male			919	43.4	
Female			1198	56.6	
Marital Status					
Not Married	2572	82.8	1722	81.3	70.6
Married	535	17.2	395	18.7	77.3
Education Level (In-School Borrowers)					
1st Year			92	5.6	
Under/Upper			1258	77.0	
Grad School			247	15.1	
Other			35	2.1	

FFEL Student Borrowers

Variable	Initial Sample (#)	Initial Sample %	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Education Level (Out-of-School Borrowers)					
High School			102	21.1	
Intermediate			102	21.1	
Bachelor			209	43.2	
Post-grad			54	11.2	
Other			17	3.5	
Borrower Status					
1st Time			774	1.8	
Previous			967	46.6	
Repayment			333	16.1	

Direct Loan PLUS Borrowers

Variable	Initial Sample (#)	Initial Sample %	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Institutional Control					
Public	146	48.3	117	49.4	84.8
Private	91	30.1	76	32.1	84.4
Proprietary	65	21.5	44	18.6	75.9
Institutional Loan Volume					
$1 - $1 M	22	7.3	17	7.2	81.0
$1 M - $5 M	88	29.1	68	28.7	81.9
$5M - $10 M	24	8.0	18	7.6	81.8
$10M - $20 M	63	20.9	49	20.7	84.5
$20 M +	105	34.8	85	35.9	83.3
Race/Ethnicity					
Native American			4	1.7	
Asian			9	3.9	
Black			30	13.0	
White			177	77.0	
Hispanic			7	3.0	
Other			3	1.3	
Gender					
Male			141	59.5	
Female			96	40.5	
Borrower Status					
1st Time			21	8.9	
Previous			25	10.6	
Repayment			191	80.6	

FFEL PLUS Borrowers					
Variable	**Initial Sample (#)**	**Initial Sample %**	**Respondent Sample (#)**	**Respondent Sample (%)**	**Response Rate**
Institutional Control					
Public	380	48.3	289	52.2	83.5
Private	267	33.9	188	33.9	76.4
Proprietary	140	17.8	77	13.9	65.3
Institutional Loan Volume					
$1 - $1 M	22	2.8	14	2.5	66.7
$1 M - $5 M	241	30.6	164	29.6	76.3
$5M - $10 M	226	28.7	159	28.7	76.4
$10M - $20 M	157	20.0	116	20.9	81.1
$20 M +	141	17.9	101	18.2	82.1
Race/Ethnicity					
Native American			12	2.3	
Asian			17	3.2	
Black			36	6.8	
White			438	83.1	
Hispanic			22	4.2	
Other			2	0.4	
Gender					
Male			320	57.8	
Female			234	42.2	
Borrower Status					
1st Time			21	8.9	
Previous			25	10.6	
Repayment			191	80.6	

Appendix C

Questionnaire and Item Response Frequencies

Guide to Interpreting Survey Responses

Appendix C Contains the survey questionnaires with the item responses. The percentage of respondents who answered each possible response category is listed after each survey question. For example, if the response choices were "Yes" and "No," the percentage of respondents who answered "Yes" to this item and the percentage of respondents who answered "No" to this item would be displayed after each response choice respectively.

Each item contains four response percentages. The letters "UW" correspond to unweighted responses and the letter "W" corresponds to weighted responses. The unweighted data displays exactly how this sample responded to the survey question. The weighted data was computed to make the sample more representative of the general population.

The first set of unweighted and weighted percentage scores refer to the total responses. The total responses include all of the respondents who answered each possible response category including respondents who answered "Don't Know" or "Refused" (by "Don't Know" we mean the respondent failed to choose a given response choice and stated that they didn't know the answer, and by "Refused" we mean the respondent refused to answer the question at all). These figures provide a gross response rate for each question. The following set of unweighted and weighted percentage scores are based on valid responses only. These valid percentages are comprised of the respondents who chose one of the possible response choices excluding "Don't Know" or "Refused." These figures provide a valid response rate that incorporates only those respondents who chose an answer from the given response choices.

Direct Loan Student Responses

BORROWER TELEPHONE SURVEY
DIRECT LOAN STUDENT BORROWERS

SECTION A: SCREENING QUESTIÓNS

First of all, I would like to verify the following information:

1. Are you presently a student at (SCHOOL NAME)?

	UW	W	UW	W
1=YES	71.4	70.2	71.4	70.2
2=NO	28.6	29.8	28.6	29.8
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

2. Did you attend (SCHOOL NAME) during the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(SKIP TO Q.A5.)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED	(SKIP TO Q.A5.)	—	—	—	—

3. Did you have at least one Federal student loan for tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(TERMINATE INTERVIEW)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

		UW	W	UW	W
1=YES	(SKIP TO Q.A6.)	98.9	98.9	100.0	100.0
2=NO		—	—	—	—
8=DON'T KNOW	(SKIP TO Q.A6.)	1.1	1.1	—	—
9=REFUSED	(TERMINATE INTERVIEW)	—	—	—	—

5. Did you have *one of* the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

	YES	NO	DK	REF
a. Federal Direct Stafford Loan	1	2	8	9
b. Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c. Federal Family Stafford Loan	1	2	8	9
d. Federal Family Unsubsidized Stafford Loan	1	2	8	9
e. Federal Direct PLUS	1	2	8	9
f. Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

5a)	UW	W	UW	W	5d)	UW	W	UW	W
1	100.0	100.0	100.0	100.0	1	100.0	100.0	100.0	100.0
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5c)	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

6. Did you receive any type of Federal student loan prior to your 1994-95 loan?

	UW	W	UW	W
1=YES	49.1	52.2	50.9	54.4
2=NO	47.4	43.7	49.1	45.6
8=DON'T KNOW	3.5	4.0	—	—
9=REFUSED	—	—	—	—

(IF THE RESPONSE IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7. Did you previously receive one of the following types of Federal loans?

	YES	NO	DK	REF
a. Stafford Loan (i.e., a subsidized Federal loan)	1	2	8	9
b. Supplemental Loans for Students (SLS) (i.e., an unsubsidized Federal loan)	1	2	8	9

(IF THE RESPONSE TO A OR B IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7a)	UW	W	UW	W	7b)	UW	W	UW	W
1	86.6	86.8	93.5	94.8	1	21.1	23.6	24.2	27.1
2	6.0	4.8	6.5	5.2	2	66.3	63.4	75.8	72.9
8	7.4	8.4	—	—	8	12.6	13.0	—	—
9	—	—	—	—	9	—	—	—	—

8. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year? . . .

	UW	W	UW	W
1=Still attending school, have started making loan payments (SKIP TO SECTION B.)	6.5	6.4	6.5	6.4
2=Still attending school, have not started making loan payments	67.9	67.7	67.9	67.7
3=Out of school, have started making loan payments (SKIP TO SECTION B.)	8.7	8.9	8.7	8.9
4=Out of school, have not started making loan payments	12.5	12.5	12.5	12.5
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)	0.8	1.1	0.8	1.1
6=Transferred to a new school, have not started making payments	3.6	3.4	3.6	3.4
8=DON'T KNOW	—	—	—	—
9=REFUSED (SKIP TO SECTION B.)	—	—	—	—

9. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year?

	UW	W	UW	W
1=Loan is in grace period	26.0	26.3	28.3	28.2
2=Loan is in deferment	64.8	65.1	70.3	69.9
3=Loan is in forbearance	1.0	1.3	1.1	1.4
4=Loan is in delinquent status (over 30 days but less than 6 months past due)	0.3	0.5	0.4	0.5
5=Loan is in default	—	—	—	—
8=DON'T KNOW	7.8	6.8	—	—
9=REFUSED	—	—	—	—

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult, or very difficult?

	UW	W	UW	W
1=VERY EASY	33.7	31.2	34.0	31.5
2=SOMEWHAT EASY	50.4	52.3	50.9	52.8
3=SOMEWHAT DIFFICULT	12.6	12.9	12.8	13.0
4=VERY DIFFICULT	2.2	2.7	2.3	2.7
8=DON'T KNOW	1.1	1.0	—	—
9=REFUSED	—	—	—	—

2. In your opinion, did you receive your loan funds in a timely manner?

		UW	W	UW	W
1=YES	*(SKIP TO SECTION C.)*	84.7	84.0	85.3	84.6
2=NO		14.6	15.3	14.7	15.4
8=DON'T KNOW	*(SKIP TO SECTION C.)*	0.7	0.7	—	—
9=REFUSED	*(SKIP TO SECTION C.)*	—	—	—	—

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3. Did the delay in receiving your loan funds have any of the following effects...?

Effects	YES	NO	DK	REF
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused the student to drop out of school	1	2	8	9
d. Caused student to apply for a bridge loan (i.e., emergency loan) or extra financing	1	2	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W
1	20.2	18.6	20.2	18.6	1	1.0	1.4	1.0	1.4
2	79.8	81.4	79.8	81.4	2	99.0	98.6	99.0	98.6
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**3d)**	**UW**	**W**	**UW**	**W**
1	5.8	4.8	5.8	4.8	1	23.1	26.2	23.3	26.3
2	94.2	95.2	94.2	95.2	2	76.0	73.4	76.7	73.7
8	—	—	—	—	8	1.0	0.4	—	—
9	—	—	—	—	9	—	—	—	—

SECTION C: ENTRANCE COUNSELING AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your financial aid contacts regarding your 1994-95 loan.

1. Overall, how satisfied were you with the effectiveness of the financial aid orientation you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	35.5	32.4	37.6	34.3
2=SOMEWHAT SATISFIED	42.9	44.0	45.5	46.5
3=SOMEWHAT DISSATISFIED	12.8	14.8	13.5	15.6
4=VERY DISSATISFIED	3.2	3.4	3.4	3.5
8=DON'T KNOW	5.5	5.3	—	—
9=REFUSED	0.1	0.1	—	—

2. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 loan—very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education **(and its contractors—FDLP)**	1	2	3	4	8	9
Your lender **(FFEL)**	1	2	3	4	8	9
Your guarantee agency **(FFEL)**	1	2	3	4	8	9
Your loan servicer **(FFEL)**	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME) **(BOTH)**	1	2	3	4	8	9

ED	UW	W	UW	W	Servicer (FFEL)	UW	W	UW	W
1	26.9	26.1	34.3	33.3	1	—	—	—	—
2	42.8	42.8	54.6	54.6	2	—	—	—	—
3	6.9	7.1	8.8	9.1	3	—	—	—	—
4	1.8	2.3	2.3	3.0	4	—	—	—	—
8	21.0	20.9	—	—	8	—	—	—	—
9	0.6	0.6	—	—	9	—	—	—	—
Lender (FFEL)	**UW**	**W**	**UW**	**W**	**FAO**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	40.8	38.8	41.8	39.5
2	—	—	—	—	2	33.8	35.3	34.6	36.0
3	—	—	—	—	3	14.3	14.3	14.7	14.6
4	—	—	—	—	4	8.7	9.8	8.9	9.9
8	—	—	—	—	8	2.2	1.7	—	—
9	—	—	—	—	9	0.1	0.1	—	—
GA (FFEL)	**UW**	**W**	**UW**	**W**					
1	—	—	—	—					
2	—	—	—	—					
3	—	—	—	—					
4	—	—	—	—					
8	—	—	—	—					
9	—	—	—	—					

3. Are you familiar with the toll-free customer service telephone number that has been provided to assist borrowers with current questions or problems regarding their student loans?

	UW	W	UW	W
1=YES	53.3	52.2	53.3	52.2
2=NO	46.7	47.8	46.7	47.8
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

(PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
(1-800-4FED-AID)

4. Whom would you most likely call to report a change of address?

	UW	W	UW	W
1=SCHOOL FINANCIAL AID OFFICE	59.5	59.5	64.5	64.6
2=TOLL-FREE CUSTOMER SERVICE NUMBER	14.0	14.1	15.2	15.3
3=DEPARTMENT OF EDUCATION	2.9	2.3	3.2	2.5
4=THE SERVICER	—	—	—	—
5=THE LENDER	—	—	—	—
6=THE GUARANTEE AGENCY	—	—	—	—
7=OTHER (PLEASE SPECIFY): ________	15.7	16.2	17.0	17.6
8=DON'T KNOW	7.9	7.9	—	—
9=REFUSED	—	—	—	—

5. Which of the following would you consider the three most positive aspects of your 1994-95 student loan experience?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=Timeliness of loan funds	32.3	33.7	33.6	35.1	26.0	23.8	26.0	23.8	17.5	17.3	17.5	17.3
02=Accuracy of loan funds	21.6	22.3	22.5	23.2	30.2	33.1	30.2	33.1	21.0	20.6	21.0	20.6
03=Contacts with the Department of Education	2.9	2.8	3.1	2.9	4.4	4.1	4.4	4.1	6.8	7.2	6.8	7.2
04=Contacts with the servicer	2.0	1.9	2.0	2.0	4.4	5.3	4.4	5.3	7.7	8.3	7.7	8.3
05=Contacts with the financial aid office	23.3	23.2	24.3	24.2	21.9	20.6	21.9	20.6	25.4	26.1	25.4	26.1
06=Contacts with the lender	—	—	—	—	—	—	—	—	—	—	—	—
07=Contacts with the guarantee agency	—	—	—	—	—	—	—	—	—	—	—	—
08=Entrance counseling	5.6	4.4	5.8	4.6	9.8	9.2	9.8	9.2	13.6	12.4	13.6	12.4
09=Exit counseling (if applicable)	3.4	3.0	3.5	3.1	2.7	3.0	2.7	3.0	3.8	3.6	3.8	3.6
10=Other (Please specify): ________	1.1	1.4	1.2	1.4	0.6	0.9	0.6	0.9	3.6	3.8	3.6	3.8
11=NONE	3.8	3.3	3.9	3.5	—	—	—	—	0.6	0.6	0.6	0.6
88=DON'T KNOW	4.1	4.0	—	—	—	—	—	—	—	—	—	—
99-REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

BEST COPY AVAILABLE

6. Have you experienced any specific problems with the following aspects of your 1994-95 loan?				
PROBLEMS	**YES**	**NO**	**DK**	**REF**
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for the student to transfer from one school to another	1	2	8	9

6a)	**UW**	**W**	**UW**	**W**	**6c)**	**UW**	**W**	**UW**	**W**
1	15.8	16.2	15.9	16.3	1	19.2	18.3	19.9	18.9
2	83.7	83.4	84.1	83.7	2	77.3	78.3	80.1	81.1
8	0.4	0.4	—	—	8	3.5	3.4	—	—
9	—	—	—	—	9	—	—	—	—
6b)	**UW**	**W**	**UW**	**W**	**6d)**	**UW**	**W**	**UW**	**W**
1	10.9	11.5	11.0	11.5	1	5.8	5.6	6.8	6.5
2	88.9	88.4	89.0	88.5	2	79.2	80.5	93.2	93.5
8	0.1	0.1	—	—	8	14.9	13.8	—	—
9	—	—	—	—	9	0.1	0.1	—	—

SECTION D: EXIT COUNSELING

(THIS SECTION APPLIES TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

Now I would like for you to think about any financial aid counseling that you received prior to leaving (SCHOOL NAME.)

1. How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	25.7	26.6	26.6	27.4
2=SOMEWHAT SATISFIED	30.6	26.9	31.6	27.7
3=SOMEWHAT DISSATISFIED	12.0	11.8	12.4	12.2
4=VERY SATISFIED	6.0	8.1	6.2	8.4
5=DID NOT RECEIVE EXIT COUNSELING	22.4	23.6	23.2	24.3
8=DON'T KNOW	3.3	3.1	—	—
9=REFUSED	—	—	—	—

2. Did you receive any printed information explaining your 1994-95 Federal loan during exit counseling?

		UW	W	UW	W
1=YES		80.1	82.6	83.8	85.4
2=NO	(SKIP TO Q.D4.)	15.4	14.2	16.2	14.6
8=DON'T KNOW	(SKIP TO Q.D4.)	4.4	3.2	—	—
9=REFUSED	(SKIP TO Q.D4.)	—	—	—	—

3. How satisfied were you with this printed information in helping you to understand the terms of your loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	46.8	46.5	48.1	47.3
2=SOMEWHAT SATISFIED	40.4	40.0	41.5	40.7
3=SOMEWHAT DISSATISFIED	8.3	9.2	8.5	9.4
4=VERY DISSATISFIED	1.8	2.6	1.9	2.7
8=DON'T KNOW	2.8	1.6	—	—
9=REFUSED	—	—	—	—

4. Were the various consolidation options explained to you during exit counseling?

	UW	W	UW	W
1=YES	63.2	63.5	71.7	75.5
2=NO	25.0	20.6	28.3	24.5
8=DON'T KNOW	11.8	15.9	—	—
9=REFUSED	—	—	—	—

SECTION E: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 loan.

1. First of all, what is the approved amount of your (LOAN TYPE) for the 1994-95 academic year?

	UW	W	UW	W
1=AMOUNT ________	28.9	28.2	37.3	36.0
2=PROBE AMOUNT________	48.6	50.2	62.7	64.0
8=DON'T KNOW	21.8	20.9	—	—
9=REFUSED	0.7	0.7	—	—

(PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 194-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MORE RECENT LOAN.)

2. What is your current interest rate for your 1994-95 (LOAN TYPE)?

	UW	W	UW	W
1=RATE ________	40.9	42.2	100.0	100.0
8=DON'T KNOW	59.1	57.8	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MORE RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your Federal loans incurred while attending school?

	UW	W	UW	W
1=YEARS ________	83.0	83.9	99.8	99.7
2=ALREADY PAID	0.1	0.3	0.2	0.3
8=DON'T KNOW	16.8	15.9	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE NUMBER OF YEARS.)

4. Can you please tell me three conditions under which you are allowed to defer repayment of your 1994-95 student loan?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=ATTENDING SCHOOL AT LEAST HALF-TIME	39.9	43.0	51.8	53.5	19.5	21.5	19.5	21.5	4.9	3.6	5.0	3.6
02=PURSUING A COURSE OF STUDY PURSUANT TO A GRADUATE FELLOWSHIP PROGRAM	7.1	8.3	9.2	10.3	9.8	6.9	9.8	6.9	2.4	1.0	2.5	1.0
03=DISABLED, PURSUING A REHABILITATION TRAINING PROGRAM	3.3	2.7	4.3	3.4	19.5	22.8	19.5	22.8	12.2	10.8	12.5	10.9
04=UNABLE TO FIND FULL-TIME EMPLOYMENT	14.2	13.7	18.4	17.1	31.7	28.1	31.7	28.1	19.5	24.6	20.0	24.8
05=ECONOMIC HARDSHIP	7.1	5.9	9.2	7.3	12.2	10.9	12.2	10.9	26.8	26.6	27.5	26.8
06=OTHER (PLEASE SPECIFY): ________	5.5	6.7	7.1	8.3	7.3	9.8	7.3	9.8	31.7	32.6	32.5	32.9
08=DON'T KNOW	23.0	19.7	—	—	—	—	—	—	2.4	0.9	—	—
09=REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

5. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

	First				Second				Third			
	UW	**W**	**UW**	**W**	**UW**	**W**	**UW**	**W**	**UW**	**W**	**UW**	**W**
1=ADVERSE CREDIT REPORTS	47.5	50.0	67.4	69.5	22.2	26.3	22.2	26.3	11.1	8.0	11.8	8.5
2=GARNISHMENT OF WAGES	5.5	5.5	7.8	7.7	33.3	31.4	33.3	31.4	16.7	20.4	17.6	21.7
3=LITIGATION	2.7	1.9	3.9	2.6	33.3	31.6	33.3	31.6	11.1	12.8	11.8	13.5
4=GOVERNMENT KEEPS LOTTERY WINNINGS	—	—	—	—	—	—	—	—	5.6	6.0	5.9	6.3
5=GOVERNMENT KEEPS INCOME-TAX REFUNDS	3.8	4.0	5.4	5.5	5.6	5.7	5.6	5.7	16.7	12.8	17.6	13.6
6=OTHER (PLEASE SPECIFY): ________	10.9	10.5	15.5	14.6	5.6	5.1	5.6	5.1	33.3	34.3	35.3	36.4
8=DON'T KNOW	28.4	26.7	—	—	—	—	—	—	5.6	5.7	—	—
9-REFUSED	1.1	1.3	—	—	—	—	—	—	—	—	—	—

SECTION F: REPAYMENT OPTIONS/REPAYMENT

The next few questions pertain to the various repayment plans and options for your 1994-95 student loan.

1. Did you receive any information about the student loan repayment options available from the Federal Government?				
	UW	**W**	**UW**	**W**
1=YES	57.2	56.6	62.7	62.2
2=NO	34.1	34.4	37.3	37.8
8=DON'T KNOW	8.7	9.0	—	—
9=REFUSED	—	—	—	—

2.	From which of the following sources did you receive this information?				
	SOURCES	**YES**	**NO**	**DK**	**REF**
a.	Department of Education and its contractors	1	2	8	9
b.	Your school	1	2	8	9
c.	A friend	1	2	8	9
d.	Other (Please specify): _______________	1	2	8	9

ED	**UW**	**W**	**UW**	**W**	**FRIEND**	**UW**	**W**	**UW**	**W**
1	53.9	54.1	64.5	64.7	1	5.6	5.3	5.8	5.4
2	29.7	29.5	35.5	35.3	2	91.4	92.0	94.2	94.6
8	16.4	16.4	—	—	8	2.9	2.7	—	—
9	—	—	—	—	9	—	—	—	—

SCHOOL	**UW**	**W**	**UW**	**W**
1	65.7	63.5	71.5	69.6
2	26.2	27.7	28.5	30.4
8	8.1	8.8	—	—
9	—	—	—	—

3. Did you request this information or were you offered the information?				
	DEPT. OF ED	**SCHOOL**	**FRIEND**	**OTHER**
REQUESTED INFORMATION	1	1	1	1
OFFERED INFORMATION	2	2	2	2
DON'T KNOW	8	8	8	8
REFUSED	9	9	9	9

ED	**UW**	**W**	**UW**	**W**	**FRIEND**	**UW**	**W**	**UW**	**W**
1	7.7	7.1	7.8	7.2	1	13.0	15.4	13.6	16.1
2	91.4	91.7	92.2	92.8	2	82.6	80.6	86.4	83.9
8	0.5	0.8	—	—	8	4.3	4.0	—	—
9	0.5	0.4	—	—	9	—	—	—	—
SCHOOL	**UW**	**W**	**UW**	**W**					
1	12.3	11.7	12.5	11.9					
2	86.2	86.8	87.5	88.1					
8	1.5	1.5	—	—					
9	—	—	—	—					

4. What repayment plan will/did you select?				
	UW	**W**	**UW**	**W**
1=STANDARD PAYMENT PLAN	24.4	23.7	40.7	41.2
2=EXTENDED PAYMENT PLAN	3.2	2.6	5.4	4.6
3=GRADUATED PAYMENT PLAN	4.6	4.2	7.7	7.3
4=INCOME SENSITIVE REPAYMENT PLAN	2.9	3.1	4.9	5.4
5=OTHER (PLEASE SPECIFY): ____________	5.8	5.4	9.6	9.5
6=DON'T KNOW/NO OPTION PROVIDED (SKIP TO Q.F6.)	18.9	18.4	31.6	32.1
8=DON'T KNOW/DON'T REMEMBER (SKIP TO Q.F6.)	40.1	42.5	—	—
9=REFUSED (SKIP TO Q.F6.)	—	—	—	—

5. What do you think you will select/why did you select this repayment option? (CHECK ALL THAT APPLY.)

	First				Second				Third				Fourth			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH	15.4	14.3	16.7	15.4	—	—	—	—	—	—	—	—	—	—	—	—
02=WANT(ED) MY LOAN AMOUNT TO BE IN TUNE WITH M EARNINGS	8.9	9.2	9.7	9.9	—	—	—	—	—	—	—	—	—	—	—	—
03=UNCERTAIN ABOUT MY FUTURE EARNINGS	14.0	14.7	15.2	15.9	—	—	—	—	—	—	—	—	—	—	—	—
04=WANT(ED) TO PAY OFF LOAN EARLY	11.3	13.1	12.3	14.2	—	—	—	—	—	—	—	—	—	—	—	—
05=WANT(ED) SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER	2.7	3.0	3.0	3.3	—	—	—	—	—	—	—	—	—	—	—	—
06=OPTION HAS ATTRACTIVE LOAN FEATURES	2.4	1.9	2.6	2.0	—	—	—	—	—	—	—	—	—	—	—	—
07=DO/DID NOT WANT TO MAKE MULTIPLE LOAN PAYMENTS	—	—	—	—	—	—	—	—	100.0	100.0	100.0	100.0	—	—	—	—
08=WANT(ED) SMALLER INSTALLMENTS OVER A LONGER PERIOD	2.4	1.9	2.6	2.0	—	—	—	—	—	—	—	—	—	—	—	—
09=WANT(ED) TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE	0.3	0.2	0.4	0.2	100.0	100.0	100.0	100.0	—	—	—	—	—	—	—	—
10=THIS OPTION WAS EASIER TO UNDERSTAND	4.1	4.1	4.5	4.5	—	—	—	—	—	—	—	—	—	—	—	—
11=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	1.0	0.9	1.1	1.0	—	—	—	—	—	—	—	—	—	—	—	—
12=WANT(ED) LOW INTEREST PAYMENTS	2.4	3.0	2.6	3.2	—	—	—	—	—	—	—	—	—	—	—	—
13=OTHER (PLEASE SPECIFY): _____	27.1	26.4	29.4	28.5	—	—	—	—	—	—	—	—	100.0	100.0	100.0	100.0
88=DON'T KNOW	7.5	7.1	—	—	—	—	—	—	—	—	—	—	—	—	—	—
99=REFUSED	0.3	0.3	—	—	—	—	—	—	—	—	—	—	—	—	—	—

(THE FOLLOWING SIX QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

6. Have you ever attempted to change your repayment plan?

		UW	W	UW	W
1=YES		2.6	2.9	2.7	3.0
2=NO	(SKIP TO Q.F9.)	94.7	95.2	97.3	97.0
8=DON'T KNOW	(SKIP TO Q.F9.)	2.6	1.9	—	—
9=REFUSED	(SKIP TO Q.F9.)	—	—	—	—

7. Were you successful in changing your repayment plan?

	UW	W	UW	W
1=YES	—	—	—	—
2=NO	25.0	10.5	100.0	100.0
8=DON'T KNOW	75.0	89.5	—	—
9=REFUSED	—	—	—	—

8. What was your previous loan repayment plan?

	UW	W	UW	W
1=STANDARD REPAYMENT PLAN	25.0	17.6	100.0	100.0
2=EXTENDED REPAYMENT PLAN	—	—	—	—
3=GRADUATED REPAYMENT PLAN	—	—	—	—
4=INCOME CONTINGENT/SENSITIVE REPAYMENT PLAN	—	—	—	—
5=OTHER (PLEASE SPECIFY): __________	—	—	—	—
8=DON'T KNOW	75.0	82.4	—	—
9=REFUSED	—	—	—	—

9. Have you experienced any problems during your repayment period?

		UW	W	UW	W
1=YES		9.9	10.2	10.7	11.0
2=NO	(SKIP TO SECTION G.)	82.8	82.1	89.3	89.0
8=DON'T KNOW	(SKIP TO SECTION G.)	6.6	6.7	—	—
9=REFUSED	(SKIP TO SECTION G.)	0.7	1.0	—	—

10. What types of problems did you encounter? (CHECK ALL THAT APPLY.)	UW	W	UW	W
01=STANDARD REPAYMENT PLAN	6.7	5.5	7.1	5.8
02=EXTENDED REPAYMENT PLAN	—	—	—	—
03=GRADUATED REPAYMENT PLAN	6.7	5.0	7.1	5.4
04=INCOME CONTINGENT/SENSITIVE REPAYMENT PLAN	20.0	11.7	21.4	12.5
05=UNABLE TO CHANGE REPAYMENT OPTION TO MEET INCOME	6.7	3.0	7.1	3.2
06=DIFFICULTY IN OBTAINING DEFERMENTS	—	—	—	—
07=OTHER (PLEASE SPECIFY): __________	53.3	68.1	57.1	73.0
08=DON'T KNOW	6.7	6.7	—	—
09=REFUSED	—	—	—	—

11. Were you able to resolve the problem(s) in a satisfactory manner?	UW	W	UW	W
1=YES	20.0	24.1	25.0	29.1
2=SOMEWHAT	20.0	21.8	25.0	26.4
3=NO	40.0	36.8	50.0	44.5
8=DON'T KNOW	13.3	10.6	—	—
9=REFUSED	6.7	6.7	—	—

SECTION G: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with **the Department of Education and its contractors** (the Department of Education, your servicing agency, your lender and /or your guarantee agency) regarding your 1994-95 loan.

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?					
		UW	**W**	**UW**	**W**
1=YES		20.8	21.8	21.2	22.2
2=NO	(SKIP TO SECTION H.)	77.0	76.1	78.8	77.8
8=DON'T KNOW	(SKIP TO SECTION H.)	2.2	2.2	—	—
9=REFUSED	(SKIP TO SECTION H.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 loan?				
	YES	**NO**	**DK**	**REF**
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ________	1	2	8	9

2a)	**UW**	**W**	**UW**	**W**	**2c)**	**UW**	**W**	**UW**	**W**	**2e)**	**UW**	**W**	**UW**	**W**
1	34.5	32.1	34.7	32.2	1	19.6	20.3	19.7	20.3	1	3.4	2.7	3.4	2.7
2	64.9	67.6	65.3	67.8	2	79.7	79.4	80.3	79.7	2	95.3	96.3	96.6	97.3
8	0.7	0.3	—	—	8	0.7	0.3	—	—	8	1.4	1.0	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	**UW**	**W**	**UW**	**W**	**2d)**	**UW**	**W**	**UW**	**W**	**2f)**	**UW**	**W**	**UW**	**W**
1	8.1	6.6	8.4	6.8	1	6.1	6.1	6.2	6.2	1	16.9	19.7	17.0	19.8
2	88.5	90.8	91.6	93.2	2	92.6	93.1	93.8	93.8	2	82.4	79.9	83.0	80.2
8	3.4	2.6	—	—	8	1.4	0.7	—	—	3	0.7	0.3	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

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3.	On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 loan?								
	ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a.	The helpfulness of representatives	1	2	3	4	5	6	8	9
b.	The courtesy of representatives	1	2	3	4	5	6	8	9
c.	Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d.	Responsiveness to letters	1	2	3	4	5	6	8	9
e.	The level of knowledge of representatives	1	2	3	4	5	6	8	9
f.	The usefulness of information received	1	2	3	4	5	6	8	9
g.	The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	**UW**	**W**	**UW**	**W**	**3c)**	**UW**	**W**	**UW**	**W**	**3e)**	**UW**	**W**	**UW**	**W**
1	2.7	3.2	2.8	3.4	1	2.7	3.5	2.9	3.7	1	3.4	4.5	3.5	4.8
2	4.7	5.4	5.0	5.8	2	4.1	3.8	4.3	4.1	2	2.0	1.8	2.1	1.9
3	10.8	11.4	11.3	12.1	3	9.5	12.7	10.1	13.7	3	9.5	9.3	9.9	9.8
4	37.8	40.9	39.7	43.2	4	25.7	25.2	27.3	27.2	4	24.3	26.0	25.5	27.4
5	29.1	24.7	30.5	26.2	5	33.1	28.6	35.3	30.9	5	42.6	40.8	44.7	43.1
6	10.1	8.9	10.6	9.4	6	18.9	18.8	20.1	20.3	6	13.5	12.3	14.2	13.0
8	4.1	4.7	—	—	8	6.1	7.4	—	—	8	4.7	5.4	—	—
9	0.7	0.7	—	—	9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**UW**	**3d)**	**W**	**UW**	**W**	**3f)**	**UW**	**W**	**UW**	**W**
1	0.7	0.3	0.7	0.4	1	0.7	0.5	0.8	0.6	1	4.7	5.6	4.8	5.7
2	4.1	5.9	4.3	6.3	2	1.4	1.4	1.5	1.6	2	2.7	2.7	2.7	2.7
3	5.4	6.8	5.7	7.2	3	5.4	5.6	6.1	6.4	3	10.1	9.2	10.2	9.4
4	31.8	33.9	33.6	36.0	4	10.8	13.7	12.1	15.8	4	32.4	33.2	32.7	33.7
5	41.9	37.5	44.3	39.9	5	12.8	9.5	14.4	10.9	5	43.2	41.8	43.5	42.4
6	10.8	9.6	11.4	10.2	6	58.1	56.4	65.2	64.7	6	6.1	6.1	6.1	6.2
8	5.4	5.9	—	—	8	10.8	12.9	—	—	8	0.7	1.3	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										3g)	**UW**	**W**	**UW**	**W**
										1	5.4	5.3	5.7	5.7
										2	4.7	6.6	5.0	7.1
										3	9.5	6.4	10.0	6.9
										4	29.7	32.2	31.4	34.6
										5	33.1	29.6	35.0	31.8
										6	12.2	13.0	12.9	13.9
										8	5.4	6.8	—	—
										9	—	—	—	—

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	21.6	19.4	23.2	21.3
2=WHILE IN SCHOOL	45.9	44.6	49.3	49.1
3=DURING REPAYMENT	25.7	26.9	27.5	29.6
8=DON'T KNOW	5.4	8.4	—	—
9=REFUSED	1.4	0.8	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	44.6	39.2	45.8	40.6
2=SOMEWHAT SATISFIED	42.6	45.8	43.8	47.4
3=SOMEWHAT DISSATISFIED	8.8	10.1	9.0	10.4
4=VERY DISSATISFIED	1.4	1.6	1.4	1.6
8=DON'T KNOW	1.4	2.6	—	—
9=REFUSED	1.4	0.8	—	—

SECTION H: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal student loan you received immediately before receiving your 1994-95 student loan. By that I mean the most recent Federal loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

		UW	W	UW	W
1=YES		20.6	20.8	22.4	22.1
2=NO	(SKIP TO Q.H7.)	71.4	73.5	77.6	77.9
8=DON'T KNOW	(SKIP TO Q.H7.)	7.9	5.7	—	—
9=REFUSED	(SKIP TO Q.H7.)	—	—	—	—

2. Why did you decide to consolidate your student loans? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH	7.7	4.0	7.7	4.0
02=MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH	61.5	70.0	61.5	70.0
03=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	15.4	11.1	15.4	11.1
04=WANT(ED) LOWER INTEREST PAYMENT	—	—	—	—
05=TO REHABILITATE LOAN (REMOVE FROM DEFAULT STATUS)	—	—	—	—
06=OTHER (PLEASE SPECIFY): ____________	15.4	15.0	15.4	15.0
88=DON'T KNOW	—	—	—	—
99=REFUSED	—	—	—	—

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

	First				Second			
	UW	W	UW	W	UW	W	UW	W
01=EXIT COUNSELING SESSION	—	—	—	—	—	—	—	—
02=COUNSELING MATERIALS	7.7	10.0	8.3	11.7	—	—	—	—
03=RELATIVE OR FRIEND	23.1	15.0	25.0	17.6	—	—	—	—
04=FINANCIAL AID OFFICE	23.1	26.5	25.0	31.0	100.0	100.0	100.0	100.0
05=DEPARTMENT OF EDUCATION	7.7	2.8	8.3	3.3	—	—	—	—
06=SERVICER	—	—	—	—	—	—	—	—
07=LENDER	—	—	—	—	—	—	—	—
08=GUARANTEE AGENCY	—	—	—	—	—	—	—	—
09=OTHER (PLEASE SPECIFY): ____________	23.1	19.6	25.0	22.8	—	—	—	—
10=NONE	7.7	11.6	8.3	13.6	—	—	—	—
88=DON'T KNOW	7.7	14.4	—	—	—	—	—	—
99=REFUSED	—	—	—	—	—	—	—	—

4. Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of servicing you have received?

	UW	W	UW	W
1=MORE SATISFIED	38.5	38.6	41.7	43.7
2=LESS SATISFIED	15.4	7.2	16.7	8.2
3=NO DIFFERENCE	38.5	42.5	41.7	48.1
8=DON'T KNOW	7.7	11.6	—	—
9=REFUSED	—	—	—	—

5.	Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting the Department of Education and its contractors.							
	ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a.	The helpfulness of representatives	1	2	3	4	5	6	8	9
b.	The courtesy of representatives	1	2	3	4	5	6	8	9
c.	Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d.	Responsiveness to letters	1	2	3	4	5	6	8	9
e.	The level of knowledge of representatives	1	2	3	4	5	6	8	9
f.	The usefulness of information received	1	2	3	4	5	6	8	9
g.	The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	**UW**	**W**	**UW**	**W**	**5c)**	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	—	—	—	—	3	7.7	7.1	8.3	7.6	3	7.7	3.2	8.3	3.5
4	23.1	11.2	27.3	13.1	4	30.8	14.0	33.3	15.2	4	7.7	4.6	8.3	5.0
5	46.2	48.1	54.5	56.4	5	30.8	35.2	33.3	38.1	5	61.5	58.5	66.7	63.4
6	15.4	26.0	18.2	30.5	6	23.1	36.0	25.0	39.0	6	15.4	26.0	16.7	28.2
8	15.4	14.7	—	—	8	7.7	7.7	—	—	8	7.7	7.7	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	7.7	7.1	8.3	7.6	3	—	—	—	—	3	7.7	3.2	8.3	3.5
4	23.1	19.4	25.0	21.1	4	23.1	18.3	25.0	19.8	4	23.1	19.6	25.0	21.2
5	46.2	39.8	50.0	43.1	5	—	—	—	—	5	53.8	55.1	58.3	59.7
6	15.4	26.0	16.7	28.2	6	69.2	74.1	75.0	80.2	6	7.7	14.4	8.3	15.6
8	7.7	7.7	—	—	8	7.7	7.7	—	—	8	7.7	7.7	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										5g)	**UW**	**U**	**UW**	**W**
										1	7.7	3.2	8.3	3.5
										2	7.7	4.0	8.3	4.3
										3	7.7	10.0	8.3	10.9
										4	38.5	36.6	41.7	39.6
										5	7.7	4.6	8.3	5.0
										6	23.1	33.9	25.0	36.8
										8	7.7	7.7	—	—
										9	—	—	—	—

6. What problems (if any) have you experienced with your 1994-95 loan consolidation? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=PROBLEMS WITH SERVICE REPRESENTATIVES	—	—	—	—
02=PROBLEMS WITH TIMELINESS	7.7	4.0	7.7	4.0
03=CONFUSED ABOUT TERMS OF CONSOLIDATION	—	—	—	—
04=OTHER	15.4	14.9	15.4	14.9
05=NONE	76.9	81.2	76.9	81.2
88=DON'T KNOW	—	—	—	—
99=REFUSED	—	—	—	—

7. How did your overall experience in obtaining your 1994-95 Federal loan compare with your experience in obtaining your prior loan? Was it more positive, less positive, or about the same?

		UW	W	UW	W
1=MORE POSITIVE		47.6	55.0	47.6	55.0
2=LESS POSITIVE		11.1	10.9	11.1	10.9
3=ABOUT THE SAME	(SKIP TO Q.H9.)	41.3	34.1	41.3	34.1
8=DON'T KNOW	(SKIP TO Q.H9.)	—	—	—	—
9=REFUSED	(SKIP TO Q.H9.)	—	—	—	—

8. Why do you consider your (1994-94/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN	8.1	5.7	8.6	5.9
02=THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER	40.5	40.3	42.9	41.6
03=THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED	10.8	9.2	11.4	9.5
04=I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN	13.5	18.1	14.3	18.7
05=SCHOOL SERVICE WAS BETTER	2.7	4.2	2.9	4.3
06=FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE	5.4	6.3	5.7	6.5
07=OTHER (PLEASE SPECIFY): ________	13.5	13.2	14.3	13.6
88=DON'T KNOW	5.4	3.0	—	—
99=REFUSED	—	—	—	—

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

DEPARTMENT OF EDUCATION

9. Did you have any contact with (PARTY) regarding your previous student loan?

		UW	W	UW	W
1=YES		9.5	8.0	10.0	8.3
2=NO	(SKIP TO NEXT PART OR TO SECTION I.)	85.7	88.7	90.0	91.7
8=DON'T KNOW	(SKIP TO NEXT PART OR TO SECTION I.)	4.8	3.4	—	—
9=REFUSED	(SKIP TO NEXT PART OR TO SECTION I.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons?

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	66.7	65.4	66.7	65.4	1	16.7	26.2	16.7	26.2	1	—	—	—	—
2	33.3	34.6	33.3	34.6	2	83.3	73.8	83.3	73.8	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	UW	W	UW	W	10d)	UW	W	UW	W	10f)	UW	W	UW	W
1	16.7	26.2	20.0	29.2	1	—	—	—	—	1	33.3	18.8	33.3	18.8
2	66.7	63.4	80.0	70.8	2	100.0	100.0	100.0	100.0	2	66.7	81.2	66.7	81.2
8	16.7	10.4	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior loan?								
ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	16.7	20.1	16.7	20.1	2	—	—	—	—
3	50.0	38.9	50.0	38.9	3	33.3	19.1	33.3	19.1	3	16.7	8.4	16.7	8.4
4	33.3	34.9	33.3	34.9	4	16.7	8.4	16.7	8.4	4	33.3	30.4	33.3	30.4
5	16.7	26.2	16.7	26.2	5	16.7	26.2	16.7	26.2	5	50.0	61.1	50.0	61.1
6	—	—	—	—	6	16.7	26.2	16.7	26.2	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	UW	W	UW	W	11d)	UW	W	UW	W	11f)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	16.7	10.4	16.7	10.4	3	16.7	10.4	16.7	10.4	3	100.0	100.0	100.0	100.0
4	33.3	17.1	33.3	17.1	4	16.7	8.4	16.7	8.4	4	—	—	—	—
5	33.3	46.3	33.3	46.3	5	33.3	52.4	33.3	52.4	5	—	—	—	—
6	16.7	26.2	16.7	26.2	6	33.3	28.8	33.3	28.8	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										11g)	UW	W	UW	W
										1	16.7	8.4	16.7	8.4
										2	—	—	—	—
										3	33.3	30.4	33.3	30.4
										4	33.3	34.9	33.3	34.9
										5	16.7	26.2	16.7	26.2
										6	—	—	—	—
										8	—	—	—	—
										9	—	—	—	—

DEPARTMENT OF EDUCATION

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	33.3	28.8	33.3	28.8
2= WHILE IN SCHOOL	50.0	62.8	50.0	62.8
3=DURING REPAYMENT	16.7	8.4	16.7	8.4
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	—	—	—	—
2=SOMEWHAT SATISFIED	100.0	100.0	100.0	100.0
3=SOMEWHAT DISSATISFIED	—	—	—	—
4=VERY DISSATISFIED	—	—	—	—
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

ASK Q.H9 THROUGH Q.H13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

OTHER SERVICE PROVIDERS

9. Did you have any contact with (PARTY) regarding your previous student loan?

		UW	W	UW	W
1=YES		50.8	49.8	52.5	50.7
2=NO	(SKIP TO NEXT PART OR TO SECTION I.)	46.0	48.4	47.5	49.3
8=DON'T KNOW	(SKIP TO NEXT PART OR TO SECTION I.)	3.2	1.8	—	—
9=REFUSED	(SKIP TO NEXT PART OR TO SECTION I.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons:

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	68.8	66.5	68.8	66.5	1	50.0	47.1	50.0	47.1	1	—	—	—	—
2	31.3	33.5	31.3	33.5	2	50.0	52.9	50.0	52.9	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	UW	W	UW	W	10d)	UW	W	UW	W	10f)	UW	W	UW	W
1	15.6	15.6	15.6	15.6	1	15.6	15.7	15.6	15.7	1	25.0	24.9	25.0	24.9
2	84.4	84.4	84.4	84.4	2	84.4	84.3	84.4	84.3	2	75.0	75.1	75.0	75.1
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

OTHER SERVICE PROVIDERS

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	—	—	—	—	1	9.4	7.7	9.4	7.7	1	—	—	—	—
2	3.1	2.2	3.2	2.3	2	3.1	6.4	3.1	6.4	2	6.3	5.4	6.3	5.4
3	21.9	20.7	22.6	21.5	3	18.8	12.4	18.8	12.4	3	12.5	9.7	12.5	9.7
4	40.6	42.9	41.9	44.6	4	37.5	41.1	37.5	41.1	4	40.6	42.3	40.6	42.3
5	31.3	30.3	32.3	31.5	5	28.1	31.2	28.1	31.2	5	40.6	42.6	40.6	42.6
6	—	—	—	—	6	3.1	1.2	3.1	1.2	6	—	—	—	—
8	3.1	3.9	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	8	—	—	—	—
11b)	**UW**	**W**	**UW**	**W**	**11d)**	**UW**	**W**	**UW**	**W**	**11f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	3.1	2.2	3.1	2.2	2	3.1	2.2	3.2	2.3	2	—	—	—	—
3	12.5	6.9	12.5	6.9	3	21.9	18.5	22.6	18.8	3	5.9	3.1	5.9	3.1
4	34.4	44.4	34.4	44.4	4	12.5	16.2	12.9	16.6	4	35.3	46.5	35.3	46.5
5	50.0	46.5	50.0	46.5	5	18.8	18.7	19.4	19.1	5	58.8	50.4	58.8	50.4
6	—	—	—	—	6	40.6	42.4	41.9	43.3	6	—	—	—	—
8	—	—	—	—	8	3.1	2.1	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										11g)	**UW**	**W**	**UW**	**W**
										1	3.1	3.9	3.1	3.9
										2	9.4	9.7	9.4	9.7
										3	15.6	15.9	15.6	15.9
										4	28.1	27.1	28.1	27.1
										5	43.8	43.4	43.8	43.4
										6	—	—	—	—
										8	—	—	—	—
										9	—	—	—	—

OTHER SERVICE PROVIDERS

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	9.4	14.0	9.4	14.0
2=WHILE IN SCHOOL	68.8	63.5	68.8	63.5
3=DURING REPAYMENT	21.9	22.5	21.9	22.5
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	34.4	33.5	34.4	33.5
2=SOMEWHAT SATISFIED	56.3	58.0	56.3	58.0
3=SOMEWHAT DISSATISFIED	6.3	4.5	6.3	4.5
4=VERY DISSATISFIED	3.1	3.9	3.1	3.9
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

SECTION I: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask . . .

1. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
1=Certificate	1.0	0.6	1.0	0.6
2=Associate's degree	1.8	1.1	1.8	1.1
3=Bachelor's degree	16.4	19.5	16.4	19.5
4=Master's degree	3.5	4.2	3.5	4.2
5=Doctor's degree	0.4	0.7	0.4	0.7
6=Other (Please specify):	1.0	0.9	1.0	0.9
7=NONE	75.7	72.9	75.8	73.0
8=DON'T KNOW	—	—	—	—
9=REFUSED	0.1	0.2	—	—

(THE FOLLOWING QUESTION APPLIES TO IN-SCHOOL BORROWERS ONLY.)

2. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
1=Certificate	—	—	—	—
2=Associate's degree	9.4	8.2	9.4	8.2
3=Bachelor's degree	31.3	29.5	31.3	29.5
4=Master's degree	—	—	—	—
5=Doctor's degree	—	—	—	—
6=Other (Please specify): __________	6.3	3.3	6.3	3.3
7=NONE	53.1	59.0	53.1	59.0
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

3. When you received your 94-94 (LOAN TYPE), did you also receive a Pell Grant?

	UW	W	UW	W
1=YES	34.9	31.7	36.6	33.0
2=NO	60.6	64.2	63.4	67.0
3=DON'T KNOW	4.5	4.1	—	—
4=REFUSED	—	—	—	—

4. Did you attend (SCHOOL NAME) full-time, at least half-time, or less than half-time during the 1994-95 academic year?

	UW	W	UW	W
1=FULL-TIME	93.4	94.0	93.5	94.2
2=AT LEAST HALF-TIME	5.5	4.9	5.5	4.9
3=LESS THAN HALF-TIME	1.0	0.9	1.0	0.9
8=DON'T KNOW	0.1	0.1	—	—
9=REFUSED	—	—	—	—

5. Which of the following best describes (SCHOOL NAME). Is it ...?

	UW	W	UW	W
1=A community or Junior college	5.0	2.7	5.0	2.7
2=A four-year college or university	87.9	92.7	87.9	92.7
3=A single year or less than one year career school	0.6	0.3	0.6	0.3
4=A *less than two* year career school	1.7	0.9	1.7	0.9
5=A *two year* or more career school	3.4	2.6	3.4	2.6
6=Other (*Please specify):* __________	1.4	0.8	1.4	0.8
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

(THE FOLLOWING TWO QUESTIONS APPLY TO IN-SCHOOL BORROWERS ONLY.)

6. Which of the following best describes your present education level?

	UW	W	UW	W
1=First year	11.9	11.2	11.9	11.2
2=Second year or more	84.7	85.1	84.7	85.1
3=Other (Please specify): __________	3.4	3.8	3.4	3.8
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

7. Which of the following best describes your present education level?

	UW	W	UW	W
1=Freshman	1.4	1.1	1.4	1.1
2=Sophomore	28.4	26.7	28.4	26.7
3=Junior	22.7	22.4	22.7	22.4
4=Senior	30.8	29.8	30.8	29.8
5=Graduate student (student enrolled in a Masters Degree Program)	10.7	12.1	10.7	12.1
6=Professional degree student (student enrolled in a Doctoral Program)	4.6	6.3	4.6	6.3
7=Other (Please specify): __________	1.4	1.6	1.4	1.6
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

8. When you applied for your 94-95 loan at (SCHOOL NAME), were you classified as an independent student or a dependent student?

	UW	W	UW	W
1=INDEPENDENT STUDENT	41.9	41.7	42.7	42.2
2=DEPENDENT STUDENT	56.2	57.1	57.3	57.8
8=DON'T KNOW	1.8	1.1	—	—
9=REFUSED	—	—	—	—

11. Would you classify yourself as...?

	UW	W	UW	W
1=American Indian or Alaskan Native	1.4	1.7	1.4	1.7
2=Asian or Pacific Islander	5.2	4.9	5.3	5.0
3=Black, not of Hispanic origin	12.8	10.7	12.9	10.8
4=White, not of Hispanic origin	73.4	75.2	74.3	76.1
5=Hispanic	3.9	4.5	4.0	4.5
6=Other (Please specify):	2.1	1.9	2.1	1.9
9=REFUSED	1.3	1.1	—	—

(THE FOLLOWING FOUR QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

12. Which of the following best describes the highest level of education that you have completed?

	UW	W	UW	W
1=High school graduate or equivalent	21.2	18.1	21.2	18.1
2=Certificate	5.3	3.1	5.3	3.1
3=Associate's degree	5.3	3.3	5.3	3.3
4=Bachelor's degree	51.0	53.4	51.0	53.4
5=Master's degree	12.6	17.1	12.6	17.1
6=Doctor's degree	2.0	3.3	2.0	3.3
7=Other (*Please specify*): __________	2.6	1.8	2.6	1.8
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

13. Which of the following best describes your current employment status?

	UW	W	UW	W
1=Employed full-time at least 35 hours per week	75.5	77.3	76.0	77.5
2=Employed part-time	9.9	8.5	10.0	8.5
3=Unemployed (SKIP TO Q.I15.)	13.9	14.0	14.0	14.0
8=DON'T KNOW	0.7	0.3	—	—
9=REFUSED	—	—	—	—

14. Are you currently employed in a field that is related to your major?

	UW	W	UW	W
1=YES	58.5	63.1	58.9	63.3
2=NO	40.8	36.6	41.1	36.7
8=DON'T KNOW	0.8	0.4	—	—
9=REFUSED	—	—	—	—

15. Which of the following categories best describes your current annual income?

	UW	W	UW	W
1=Less than $20,000	54.3	45.6	56.2	47.8
2=$20,000 - $39,999	35.8	41.6	37.0	43.6
3=$40,000 - $49,999	4.6	5.0	4.8	5.2
4=$50,000 - $74,000	2.0	3.2	2.1	3.3
5=$75,000 or more	—	—	—	—
8=DON'T KNOW	1.3	2.1	—	—
9=REFUSED	2.0	2.5	—	—

16. GENDER OF RESPONDENT *(DO NOT ASK.)*

	UW	W	UW	W
1=MALE	45.3	46.1	45.3	46.1
2=FEMALE	54.7	53.9	54.7	53.9

FFEL Student Responses

BORROWER TELEPHONE SURVEY
FFEL STUDENT BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Are you presently a student at (SCHOOL NAME)?

		UW	W	UW	W
1=YES		70.8	69.6	70.8	69.6
2=NO		29.2	30.4	29.2	30.4
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

2. Did you attend (SCHOOL NAME) during the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(SKIP TO Q.A5.)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED	(SKIP TO Q.A5.)	—	—	—	—

3. Did you have at least one Federal student loan for your tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(TERMINATE INTERVIEW)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

		UW	W	UW	W
1=YES	(SKIP TO Q.A6.)	98.5	98.7	100.0	100.0
2=NO		—	—	—	—
8=DON'T KNOW	(SKIP TO Q.A6.)	1.5	1.3	—	—
9=REFUSED	(TERMINATE INTERVIEW)	—	—	—	—

5. Did you h*ave one of* the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

	YES	NO	DK	REF
a. Federal Direct Stafford Loan	1	2	8	9
b. Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c. Federal Family Stafford Loan	1	2	8	9
d. Federal Family Unsubsidized Stafford Loan	1	2	8	9
e. Federal Direct PLUS	1	2	8	9
f. Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

5a)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	100.0	100.0	100.0	100.0
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5c)	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

6. Did you receive any type of Federal student loan prior to your 1994-95 loan?

	UW	W	UW	W
1=YES	54.9	53.5	56.4	54.8
2=NO	42.5	44.0	43.6	45.2
8=DON'T KNOW	2.6	2.5	—	—
9=REFUSED	—	—	—	—

(IF THE RESPONSE IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7. Did you previously receive one of the following types of Federal loans?

	YES	NO	DK	REF
a. Stafford Loan (i.e., a subsidized Federal loan)	1	2	8	9
b. Supplemental Loans for Students (SLS) (i.e., an unsubsidized Federal loan)	1	2	8	9

(IF THE RESPONSE TO A OR B IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7a)	UW	W	UW	W	7b)	UW	W	UW	W
1	88.8	87.9	94.4	93.8	1	24.6	24.5	28.5	28.8
2	5.2	5.8	5.6	6.2	2	61.6	60.6	71.5	71.2
8	5.9	6.3	—	—	8	13.8	14.9	—	—
9	—	—	—	—	9	—	—	—	—

8. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year? . . . Student . . .

	UW	W	UW	W
1=Still attending school, have started making loan payments (SKIP TO SECTION B.)	5.8	5.4	5.8	5.4
2=Still attending school, have not started making loan payments	66.5	65.3	66.5	65.3
3=Out of school, have started making loan payments (SKIP TO SECTION B.)	9.2	9.8	9.2	9.8
4=Out of school, have not started making loan payments	13.7	13.8	13.7	13.8
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)	0.7	1.0	0.7	1.0
6=Transferred to a new school, have not started making payments	4.1	4.8	4.1	4.8
8=DON'T KNOW	—	—	—	—
9=REFUSED (SKIP TO SECTION B.)	—	—	—	—

9. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year?

	UW	W	UW	W
1=Loan is in grace period	25.4	25.4	26.8	26.7
2=Loan is in deferment	67.2	67.9	70.8	71.3
3=Loan is in forbearance	1.6	1.4	1.7	1.5
4=Loan is in delinquent status (over 30 days but less than 6 months past due)	0.4	0.4	0.5	0.4
5=Loan is in default	0.2	0.2	0.2	0.2
8=DON'T KNOW	5.1	4.8	—	—
9=REFUSED	—	—	—	—

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult, or very difficult?

	UW	W	UW	W
1=VERY EASY	28.0	27.8	28.2	28.1
2=SOMEWHAT EASY	53.4	55.2	53.9	55.8
3=SOMEWHAT DIFFICULT	14.5	13.1	14.6	13.3
4=VERY DIFFICULT	3.2	2.7	3.2	2.8
8=DON'T KNOW	0.9	1.1	—	—
9=REFUSED	—	—	—	—

2. In your opinion, did you receive your loan funds in a timely manner?

		UW	W	UW	W
1=YES	*(SKIP TO SECTION C.)*	82.3	82.9	82.2	83.3
2=NO		17.1	16.6	17.2	16.7
8=DON'T KNOW	*(SKIP TO SECTION C.)*	0.6	0.5	—	—
9=REFUSED	*(SKIP TO SECTION C.)*	—	—	—	—

3. Did the delay in receiving your loan funds have any of the following effects. . . ?

Effects	YES	NO	DK	REF
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused the student to drop out of school	1	2	8	9
d. Caused student to apply for a bridge loan (i.e., emergency loan) or extra financing	1	2	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W
1	18.8	20.2	18.8	20.2	1	1.9	1.6	1.9	1.6
2	80.9	79.6	81.2	79.8	2	98.1	98.4	98.1	98.4
8	0.3	0.2	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
3b)	UW	W	UW	W	3d)	UW	W	UW	W
1	6.1	4.3	6.1	4.3	1	25.7	25.2	25.8	25.2
2	93.9	95.7	93.9	95.7	2	74.0	74.7	74.2	74.8
8	—	—	—	—	8	0.3	0.1	—	—
9	—	—	—	—	9	—	—	—	—

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SECTION C: ENTRANCE COUNSELING AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your entrance counseling and financial aid contacts for your 1994-95 loan.

1. Overall, how satisfied were you with the effectiveness of the financial aid orientation you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	35.4	38.3	37.5	40.5
2=SOMEWHAT SATISFIED	45.9	43.8	48.6	46.3
3=SOMEWHAT DISSATISFIED	9.3	8.9	9.9	9.4
4=VERY DISSATISFIED	3.8	3.5	4.0	3.8
8=DON'T KNOW	5.5	5.4	—	—
9=REFUSED	0.1	0.1	—	—

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2. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 loan—very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?						
CONTACT	**VERY SATISFIED**	**SOMEWHAT SATISFIED**	**SOMEWHAT DISSATISFIED**	**VERY DISSATISFIED**	**DON'T KNOW**	**REFUSED**
The Department of Education **(and its contractors—FDLP)**	1	2	3	4	8	9
Your lender **(FFEL)**	1	2	3	4	8	9
Your guarantee agency **(FFEL)**	1	2	3	4	8	9
Your loan servicer **(FFEL)**	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME) **(BOTH)**	1	2	3	4	8	9

ED	**UW**	**W**	**UW**	**W**	**Servicer (FFEL)**	**UW**	**W**	**UW**	**W**
1	28.3	29.1	36.9	37.5	1	33.4	33.8	45.1	45.9
2	42.0	42.8	54.8	55.2	2	35.2	33.9	47.5	46.1
3	4.8	4.3	6.2	5.5	3	3.9	4.2	5.3	5.7
4	1.6	1.3	2.1	1.7	4	1.5	1.7	2.0	2.3
8	23.1	22.3	—	—	8	25.9	26.5	—	—
9	0.2	0.2	—	—	9	0.0	0.0	—	—
Lender (FFEL)	**UW**	**W**	**UW**	**W**	**FAO**	**UW**	**W**	**UW**	**W**
1	43.6	43.7	50.8	50.8	1	45.6	48.2	46.6	49.0
2	35.3	34.6	41.1	40.2	2	31.6	30.4	32.2	31.0
3	5.1	6.0	5.9	6.9	3	12.3	11.2	12.6	11.4
4	1.9	1.8	2.2	2.1	4	8.5	8.5	8.7	8.6
8	14.1	13.9	—	—	8	1.9	1.7	—	—
9	0.1	0.1	—	—	9	0.0	0.0	—	—
GA (FFEL)	**UW**	**W**	**UW**	**W**					
1	29.5	30.4	44.4	45.6					
2	32.8	32.2	49.4	48.4					
3	3.0	3.1	4.6	4.6					
4	1.1	0.9	1.6	1.4					
8	33.4	33.3	—	—					
9	0.2	0.1	—	—					

3. Are you familiar with the toll-free customer service telephone number that has been provided to assist borrowers with current questions or problems regarding their student loans?

	UW	W	UW	W
1=YES	49.3	50.3	49.3	50.3
2=NO	50.7	49.7	50.7	49.7
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

(PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
(1-800-4FED-AID)

4. Whom would you most likely call to report a change of address?

	UW	W	UW	W
1=SCHOOL FINANCIAL AID OFFICE	43.9	41.4	48.2	45.6
2=TOLL-FREE CUSTOMER SERVICE NUMBER	5.5	5.6	6.0	6.1
3=DEPARTMENT OF EDUCATION	0.8	1.0	0.9	1.1
4=THE SERVICER	8.4	7.9	9.2	8.7
5=THE LENDER	25.5	26.6	27.9	29.3
6=THE GUARANTEE AGENCY	1.1	1.3	1.2	1.4
7=OTHER (PLEASE SPECIFY): __________	6.0	7.0	6.6	7.7
8=DON'T KNOW	8.7	9.1	—	—
9=REFUSED	0.1	0.1	—	—

5. Which of the following would you consider the three most positive aspects of your 1994-95 student loan experience?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=Timeliness of loan funds	24.5	24.2	25.2	24.8	25.3	24.2	25.3	24.2	17.1	17.4	17.1	17.4
02=Accuracy of loan funds	15.2	14.9	15.6	15.3	22.9	23.8	22.9	23.8	22.7	22.0	22.7	22.0
03=Contacts with the Department of Education	2.2	2.0	2.3	2.1	3.7	3.4	3.7	3.4	4.4	4.1	4.4	4.1
04=Contacts with the servicer	2.4	2.6	2.5	2.7	3.4	3.8	3.4	3.8	4.3	4.5	4.3	4.5
05=Contacts with the financial aid office	29.1	29.9	29.9	30.7	17.2	17.6	17.2	17.6	17.5	16.8	17.5	16.8
06=Contacts with the lender	9.6	9.6	9.9	9.9	13.9	14.1	13.9	14.1	13.5	12.9	13.5	12.9
07=Contacts with the guarantee agency	2.0	2.4	2.0	2.5	2.6	2.8	2.6	2.8	4.1	3.4	4.1	3.4
08=Entrance counseling	6.0	5.6	6.2	5.8	6.9	6.9	6.9	6.9	11.6	13.3	11.6	13.3
09=Exit counseling (if applicable)	2.6	2.7	2.6	2.7	3.5	3.0	3.5	3.0	3.2	4.1	3.2	4.1
10=Other (Please specify): ________	0.4	0.2	0.4	0.2	0.5	0.3	0.5	0.3	1.4	1.4	1.4	1.4
11=NONE	3.3	3.2	3.4	3.3	—	—	—	—	—	—	—	—
88=DON'T KNOW	2.7	2.7	—	—	—	—	—	—	—	—	—	—
99-REFUSED	0.1	0.1	—	—	—	—	—	—	—	—	—	—

6. Have you experienced any specific problems with the following aspects of your 1994-95 loan?				
PROBLEMS	**YES**	**NO**	**DK**	**REF**
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for the student to transfer from one school to another	1	2	8	9

6a)	**UW**	**W**	**UW**	**W**	**6c)**	**UW**	**W**	**UW**	**W**
1	19.4	18.7	19.4	18.8	1	17.6	17.1	17.9	17.4
2	80.3	81.0	80.6	81.2	2	80.7	81.1	82.1	82.6
8	0.3	0.3	—	—	8	1.7	1.8	—	—
9	—	—	—	—	9	—	—	—	—
6b)	**UW**	**W**	**UW**	**W**	**6d)**	**UW**	**W**	**UW**	**W**
1	11.9	11.7	12.0	11.8	1	6.7	6.8	8.4	8.6
2	87.3	87.5	88.0	88.2	2	73.3	72.9	91.6	91.4
8	0.8	0.8	—	—	8	20.0	20.2	—	—
9	—	—	—	—	9	—	—	—	—

SECTION D: EXIT COUNSELING

(THIS SECTION APPLIES TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

Now I would like for you to think about any financial aid counseling that you received prior to leaving (SCHOOL NAME.)

1. How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	29.0	28.7	29.4	29.1
2=SOMEWHAT SATISFIED	28.5	28.3	28.8	28.6
3=SOMEWHAT DISSATISFIED	7.8	7.6	7.9	7.7
4=VERY SATISFIED	5.1	4.9	5.2	5.0
5=DID NOT RECEIVE EXIT COUNSELING	28.3	29.2	28.7	29.6
8=DON'T KNOW	1.0	1.1	—	—
9=REFUSED	0.2	0.1	—	—

2. Did you receive any printed information explaining your 1994-95 Federal loan during exit counseling?

		UW	W	UW	W
1=YES		76.5	78.4	80.0	83.2
2=NO	(SKIP TO Q.D4.)	19.1	15.9	20.0	16.8
8=DON'T KNOW	(SKIP TO Q.D4..)	4.4	5.7	—	—
9=REFUSED	(SKIP TO Q.D4.)	—	—	—	—

3. How satisfied were you with this printed information in helping you to understand the terms of your loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	53.2	54.6	53.3	54.7
2=SOMEWHAT SATISFIED	42.4	42.4	42.5	42.4
3=SOMEWHAT DISSATISFIED	3.2	2.3	3.2	2.3
4=VERY DISSATISFIED	0.9	0.6	1.0	0.6
8=DON'T KNOW	0.3	0.2	—	—
9=REFUSED	—	—	—	—

4. Were the various consolidation options explained to you during exit counseling?

	UW	W	UW	W
1=YES	61.3	61.7	65.7	65.8
2=NO	32.0	32.1	34.3	34.2
8=DON'T KNOW	6.8	6.2	—	—
9=REFUSED	—	—	—	—

SECTION E: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 student loan.

1. First of all, what is the approved amount of your (LOAN TYPE) for the 1994-95 academic year?

	UW	W	UW	W
1=AMOUNT ________	27.5	28.3	35.9	37.1
2=PROBE AMOUNT________	49.2	48.1	64.1	62.9
8=DON'T KNOW	22.7	23.0	—	—
9=REFUSED	0.6	0.5	—	—

(PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 194-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MORE RECENT LOAN.)

2. What is your current interest rate for your 1994-95 (LOAN TYPE)?

	UW	W	UW	W
1=RATE ________	45.1	43.4	100.0	100.0
8=DON'T KNOW	54.8	56.5	—	—
9=REFUSED	0.1	0.1	—	—

(PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MORE RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your Federal loans incurred while attending school?

	UW	W	UW	W
1=YEARS ________	82.5	82.2	99.5	99.3
2=ALREADY PAID	0.4	0.6	0.5	0.7
8=DON'T KNOW	17.1	17.2	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE NUMBER OF YEARS.)

4. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
1=ADVERSE CREDIT REPORTS	36.5	35.8	46.8	46.7	21.1	14.4	21.1	14.4	6.1	9.4	6.2	9.4
2=GARNISHMENT OF WAGES	6.5	6.3	8.3	8.2	7.0	5.5	7.0	5.5	5.3	7.4	5.3	7.4
3=LITIGATION	3.1	2.7	3.9	3.6	21.1	26.7	21.1	26.7	19.3	18.8	19.5	18.9
4=GOVERNMENT KEEPS LOTTERY WINNINGS	18.4	19.3	23.6	25.1	21.1	25.3	21.1	25.3	23.7	18.7	23.9	18.8
5=GOVERNMENT KEEPS INCOME-TAX REFUNDS	6.5	6.0	8.3	7.8	26.3	25.2	26.3	25.2	23.7	18.0	23.9	18.1
6=OTHER (PLEASE SPECIFY): __________	7.0	6.7	9.0	8.7	3.5	2.9	3.5	2.9	21.1	27.4	21.2	27.5
8=DON'T KNOW	22.0	22.3	—	—	—	—	—	—	0.9	0.3	—	—
9=REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

5. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
1=ADVERSE CREDIT REPORTS	45.6	46.0	61.9	61.6	18.7	13.2	18.7	13.2	17.3	17.4	17.3	17.4
2=GARNISHMENT OF WAGES	8.0	7.6	10.9	10.2	33.3	36.3	33.3	36.3	20.0	17.9	20.0	17.9
3=LITIGATION	9.0	9.5	12.3	12.7	16.0	15.1	16.0	15.1	17.3	19.4	17.3	19.4
4=GOVERNMENT KEEPS LOTTERY WINNINGS	—	—	—	—	1.3	0.7	1.3	0.7	1.3	1.4	1.3	1.4
5=GOVERNMENT KEEPS INCOME-TAX REFUNDS	4.6	6.0	6.3	8.0	24.0	29.5	24.0	29.5	16.0	17.0	16.0	17.0
6=OTHER (PLEASE SPECIFY): ________	6.3	5.6	8.6	7.5	6.7	5.2	6.7	5.2	28.0	26.9	28.0	26.9
8=DON'T KNOW	26.5	25.3	—	—	—	—	—	—	—	—	—	—
9-REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

SECTION F: REPAYMENT OPTIONS/REPAYMENT

The next few questions pertain to the various repayment plans and options for your 1994-95 student loan.

1. Did you receive any information about the student loan repayment options available from the Federal Government?

		UW	W	UW	W
1=YES		43.4	44.5	48.3	49.4
2=NO	(SKIP TO Q.F4,)	46.5	45.6	51.7	50.6
8=DON'T KNOW	(SKIP TO Q.F4,)	10.1	9.9	—	—
9=REFUSED	(SKIP TO Q.F4,)	—	—	—	—

2. From which of the following sources did you receive this information?

SOURCES	YES	NO	DK	REF
a. Department of Education	1	2	8	9
b. Your servicer	1	2	8	9
c. Your lender	1	2	8	9
d. Your guarantee agency	1	2	8	9
e. Your school	1	2	8	9
f. A friend	1	2	8	9
g. Other (Please specify): ________________	1	2	8	9

ED	UW	W	UW	W	GA	UW	W	UW	W
1	28.2	30.1	35.9	37.8	1	14.9	14.5	19.9	19.3
2	50.4	49.5	64.1	62.2	2	60.0	60.7	80.1	80.7
8	21.4	20.3	—	—	8	25.1	24.8	—	—
9	—	—	—	—	9	—	—	—	—
SERVICER	**UW**	**W**	**UW**	**W**	**SCHOOL**	**UW**	**W**	**UW**	**W**
1	37.5	37.8	45.3	45.2	1	56.9	56.0	63.0	62.1
2	45.3	45.9	54.7	54.8	2	33.4	34.3	37.0	37.9
8	17.2	16.3	—	—	8	9.6	9.6	—	—
9	—	—	—	—	9	0.1	1.0	—	—
LENDER	**UW**	**W**	**UW**	**UW**	**FRIEND**	**UW**	**W**	**UW**	**W**
1	41.8	38.9	49.4	46.6	1	6.2	6.3	6.7	6.8
2	42.8	44.6	50.6	53.4	2	86.3	86.3	93.3	93.2
8	15.5	16.5	—	—	8	7.5	7.4	—	—
9	—	—	—	—	9	—	—	—	—

3. Did you request this information or were you offered the information?

	DEPT. OF ED	SERVICER	LENDER	GA	SCHOOL	FRIEND
REQUESTED INFORMATION	1	1	1	1	1	1
OFFERED INFORMATION	2	2	2	2	2	2
DON'T KNOW	8	8	8	8	8	8
REFUSED	9	9	9	9	9	9

ED	UW	W	UW	W	GA	UW	W	UW	W
1	14.3	13.7	14.5	13.9	1	9.5	6.1	9.7	6.3
2	84.2	85.3	85.5	86.1	2	88.3	90.7	90.3	93.7
8	1.5	0.9	—	—	8	2.2	3.3	—	—
9	—	—	—	—	9	—	—	—	—
SERVICER	**UW**	**W**	**UW**	**W**	**SCHOOL**	**UW**	**W**	**UW**	**W**
1	10.7	11.5	11.0	11.8	1	10.1	7.9	10.2	7.9
2	86.7	85.9	89.0	88.2	2	89.7	92.0	89.8	92.1
8	2.6	2.6	—	—	8	0.2	0.1	—	—
9	—	—	—	—	9	—	—	—	—
LENDER	**UW**	**W**	**UW**	**UW**	**FRIEND**	**UW**	**W**	**UW**	**W**
1	8.6	8.0	8.8	8.1	1	26.3	25.7	37.5	39.4
2	89.6	90.4	91.2	91.9	2	43.9	39.6	62.5	60.6
8	1.8	1.6	—	—	8	26.3	29.7	—	—
9	—	—	—	—	9	3.5	5.0	—	—

4. What repayment plan will/did you select?

	UW	W	UW	W
1=STANDARD PAYMENT PLAN	24.5	24.3	37.9	37.5
2=EXTENDED PAYMENT PLAN	1.6	1.6	2.4	2.4
3=GRADUATED PAYMENT PLAN	4.6	4.7	7.1	7.3
4=INCOME SENSITIVE REPAYMENT PLAN	2.2	2.5	3.4	3.8
5=OTHER (PLEASE SPECIFY): ____________	5.1	5.0	8.0	7.7
6=DON'T KNOW/NO OPTION PROVIDED (SKIP TO Q.F6.)	26.5	26.8	41.2	41.3
8=DON'T KNOW/DON'T REMEMBER (SKIP TO Q.F6.)	35.5	35.1	—	—
9=REFUSED (SKIP TO Q.F6.)	—	—	—	—

5. Why do you think you will select/why did you select this repayment option? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH	18.7	20.1	20.8	22.3
02=WANT(ED) MY LOAN AMOUNT TO BE IN TUNE WITH M EARNINGS	7.5	8.5	8.3	9.4
03=UNCERTAIN ABOUT MY FUTURE EARNINGS	13.4	13.5	15.0	14.9
04=WANT(ED) TO PAY OFF LOAN EARLY	9.5	7.8	10.6	8.7
05=WANT(ED) SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER	3.5	2.6	3.9	2.9
06=OPTION HAS ATTRACTIVE LOAN FEATURES	1.5	1.6	1.7	1.8
07=DO/DID NOT WANT TO MAKE MULTIPLE LOAN PAYMENTS	0.2	0.2	0.3	0.2
08=WANT(ED) SMALLER INSTALLMENTS OVER A LONGER PERIOD	4.2	3.7	4.7	4.1
09=WANT(ED) TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE	0.6	1.5	0.7	1.6
10=THIS OPTION WAS EASIER TO UNDERSTAND	6.1	6.7	6.8	7.4
11=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	0.5	0.4	0.6	0.4
12=WANT(ED) LOW INTEREST PAYMENTS	1.9	1.8	2.1	2.0
13=OTHER (PLEASE SPECIFY): ________	22.0	21.9	24.6	24.3
88=DON'T KNOW	10.1	9.2	—	—
99=REFUSED	0.2	0.4	—	—

6. Has your loan ever been sold?

	UW	W	UW	W
1=YES	26.3	24.6	28.8	26.9
2=NO	65.0	66.9	71.2	73.1
8=DON'T KNOW	8.7	8.5	—	—
9=REFUSED	—	—	—	—

7. Do you know where to send your loan payment?

	UW	W	UW	W
1=YES	60.1	61.0	60.2	61.1
2=NO	39.8	38.9	39.8	38.9
8=DON'T KNOW (SKIP to Q.F9.)	—	—	—	—
9=REFUSED (SKIP to Q.F9.)	0.0	0.2	—	—

(THE FOLLOWING SIX QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

9. Have you ever attempted to change your repayment plan?

		UW	W	UW	W
1=YES		7.4	8.5	7.6	8.6
2=NO	(SKIP TO Q.F12.)	90.9	90.4	92.4	91.4
8=DON'T KNOW	(SKIP TO Q.F12.)	1.4	1.0	—	—
9=REFUSED	(SKIP TO Q.F12.)	0.2	0.1	—	—

10. Were you successful in changing your repayment plan?

	UW	W	UW	W
1=YES	52.8	52.9	61.3	61.9
2=NO	33.3	32.7	38.7	38.1
8=DON'T KNOW	13.9	14.4	—	—
9=REFUSED	—	—	—	—

11. What was your previous loan repayment plan?

	UW	W	UW	W
1=STANDARD REPAYMENT PLAN	47.2	52.0	77.3	76.6
2=EXTENDED REPAYMENT PLAN	—	—	—	—
3=GRADUATED REPAYMENT PLAN	—	—	—	—
4=INCOME CONTINGENT/SENSITIVE REPAYMENT PLAN	2.8	0.7	4.5	1.0
5=OTHER (PLEASE SPECIFY): ________	11.1	15.2	18.2	22.3
8=DON'T KNOW	38.9	32.1	—	—
9=REFUSED	—	—	—	—

12. Have you experienced any problems during your repayment period?

		UW	W	UW	W
1=YES		12.6	13.5	13.6	14.5
2=NO	(SKIP TO SECTION G.)	80.2	79.7	86.4	85.5
8=DON'T KNOW	(SKIP TO SECTION G.)	7.0	6.6	—	—
9=REFUSED	(SKIP TO SECTION G.)	0.2	0.1	—	—

13. What types of problems did you encounter? (CHECK ALL THAT APPLY.)

	FIRST				SECOND				THIRD			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=DIFFICULTY IN MAKING PAYMENTS	26.2	20.4	26.2	20.4	—	—	—	—	—	—	—	—
02=DIFFICULTY IN REACHING SERVICER	3.3	2.1	3.3	2.1	—	—	—	—	—	—	—	—
03=CHANGE OF ADDRESS FORM WAS IGNORED	1.6	1.0	1.6	1.0	—	—	—	—	—	—	—	—
04=INACCURATE BILLING	21.3	26.0	21.3	26.0	50.0	49.1	50.0	49.1	—	—	—	—
05=UNABLE TO CHANGE REPAYMENT OPTION TO MEET INCOME	3.3	2.0	3.3	2.0	50.0	50.9	50.0	50.9	—	—	—	—
06=DIFFICULTY IN OBTAINING DEFERMENTS	8..2	11.3	8.2	11.3	—	—	—	—	—	—	—	—
07=OTHER (PLEASE SPECIFY): __________	36.1	37.2	36.1	37.2	—	—	—	—	100.0	100.0	100.0	100.0
08=DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	—
09=REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

14. Were you able to resolve the problem(s) in a satisfactory manner?

	UW	W	UW	W
1=YES	47.5	46.2	49.2	46.8
2=SOMEWHAT	19.7	25.7	20.3	26.1
3=NO	29.5	26.7	30.5	27.1
8=DON'T KNOW	3.3	1.4	—	—
9=REFUSED	—	—	—	—

SECTION G: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with **the Department of Education and its contractors** (the Department of Education, your servicing agency, your lender and /or your guarantee agency) regarding your 1994-95 loan.

*ASK Q.G1 THROUGH Q.G5 FOR THE **DEPARTMENT OF EDUCATION AND ITS CONTRACTORS (FDLP)—FOR THE DEPARTMENT OF EDUCATION** AND **OTHER SERVICE PROVIDERS** (i.e., THE LENDER, SERVICER, AND/OR GUARANTEE AGENCY)—**(FFEL)**.*

DEPARTMENT OF EDUCATION

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?		UW	W	UW	W
1=YES		9.1	9.6	9.4	9.9
2=NO	(SKIP TO NEXT PARTY.)	87.9	87.1	90.6	90.1
8=DON'T KNOW	(SKIP TO NEXT PARTY.)	3.0	3.3	—	—
9=REFUSED	(SKIP TO NEXT PARTY.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 loan?	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ____________	1	2	8	9

2a)	UW	W	UW	W	2c)	UW	W	UW	W	2e)	UW	W	UW	W
1	30.7	31.0	31.4	31.6	1	14.6	15.9	14.9	16.1	1	4.2	4.3	4.2	4.3
2	67.2	67.0	68.6	68.4	2	83.3	82.7	85.1	83.9	2	94.3	94.7	95.8	95.7
8	2.1	2.0	—	—	8	2.1	1.4	—	—	8	1.6	1.0	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	**UW**	**W**	**UW**	**W**	**2d)**	**UW**	**W**	**UW**	**W**	**2f)**	**UW**	**W**	**UW**	**W**
1	7.3	7.4	7.6	7.7	1	3.1	2.3	3.2	2.3	1	8.3	7.3	8.6	7.6
2	89.1	89.1	92.4	92.3	2	95.3	26.7	96.8	97.7	2	89.1	89.3	91.4	92.4
8	3.6	3.5	—	—	8	1.6	1.0	—	—	3	2.6	3.4	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W	3e)	UW	W	UW	W
1	2.1	1.3	2.2	1.4	1	3.6	3.1	3.9	3.4	1	1.0	0.6	1.1	0.7
2	3.1	2.9	3.3	3.0	2	4.2	2.9	4.5	3.1	2	3.6	3.3	3.9	3.5
3	19.3	20.6	20.3	21.6	3	17.2	16.6	18.4	18.0	3	12.0	9.7	12.7	10.2
4	32.3	30.9	34.1	32.5	4	21.9	20.1	23.5	21.8	4	24.5	22.3	26.0	23.5
5	30.7	34.0	32.4	35.7	5	33.9	37.2	36.3	40.5	5	43.8	50.1	46.4	52.7
6	7.3	5.6	7.7	5.8	6	12.5	12.2	13.4	13.2	6	9.4	9.0	9.9	9.5
8	5.2	4.8	—	—	8	6.8	8.0	—	—	8	5.7	4.9	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
3b)	UW	W	UW	W	UW	3d)	W	UW	W	3f)	UW	W	UW	W
1	1.0	1.2	1.1	1.2	1	3.6	3.5	4.0	3.8	1	1.0	0.6	1.1	0.7
2	1.6	1.2	1.7	1.3	2	1.0	0.8	1.1	0.8	2	1.6	3.3	1.6	3.4
3	10.4	9.6	11.1	10.1	3	8.3	7.3	9.2	8.0	3	12.0	9.0	12.5	9.4
4	29.2	26.9	31.1	28.4	4	17.7	14.5	19.5	16.0	4	28.6	27.2	29.9	28.3
5	42.2	46.9	45.0	49.6	5	17.2	19.6	19.0	21.6	5	48.4	51.8	50.5	53.9
6	9.4	8.9	10.0	9.4	6	42.7	45.3	47.1	49.8	6	4.2	4.1	4.3	4.3
8	6.3	5.4	—	—	8	9.4	9.1	—	—	8	4.2	4.0	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										3g)	UW	W	UW	W
										1	3.1	2.9	3.3	3.0
										2	4.7	6.0	4.9	6.2
										3	14.1	10.6	14.8	10.9
										4	29.2	30.8	30.8	31.9
										5	34.9	38.8	36.8	40.3
										6	8.9	7.4	9.3	7.6
										8	5.2	3.6	—	—
										9	—	—	—	—

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	33.9	33.4	36.1	35.3
2=WHILE IN SCHOOL	54.7	56.2	58.3	59.4
3=DURING REPAYMENT	5.2	5.0	5.6	5.3
8=DON'T KNOW	6.3	5.4	—	—
9=REFUSED	—	—	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	44.3	45.5	47.0	47.3
2=SOMEWHAT SATISFIED	42.7	40.6	45.3	42.2
3=SOMEWHAT DISSATISFIED	5.7	8.1	6.1	8.4
4=VERY DISSATISFIED	1.6	2.0	1.7	2.0
8=DON'T KNOW	5.7	3.8	—	—
9=REFUSED	—	—	—	—

OTHER SERVICE PROVIDERS

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?

		UW	W	UW	W
1=YES		32.6	32.9	33.4	33.7
2=NO	(SKIP TO SECTION H.)	65.1	64.6	66.6	66.3
8=DON'T KNOW	(SKIP TO SECTION H.)	2.3	2.5	—	—
9=REFUSED	(SKIP TO SECTION H.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 loan?

	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ____________	1	2	8	9

2a)	UW	W	UW	W	2c)	UW	W	UW	W	2e)	UW	W	UW	W
1	36.9	37.2	37.2	37.6	1	28.4	29.6	28.4	29.7	1	2.0	2.6	2.0	2.6
2	62.4	61.8	62.8	62.4	2	71.3	70.0	71.6	70.3	2	98.0	97.4	98.0	97.4
8	0.7	1.0	—	—	8	0.3	0.4	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	**UW**	**W**	**UW**	**W**	**2d)**	**UW**	**W**	**UW**	**W**	**2f)**	**UW**	**W**	**UW**	**W**
1	7.7	6.9	7.8	7.1	1	4.1	4.1	4.1	4.1	1	10.0	10.7	10.1	10.8
2	90.4	91.4	92.2	92.9	2	95.9	95.2	95.9	95.9	2	88.9	88.4	89.9	89.2
8	1.7	1.5	—	—	8	0.6	0.7	—	—	3	1.2	0.8	—	—
9	0.1	0.1	—	—	9	—	—	—	—	9	—	—	—	—

OTHER SERVICE PROVIDERS

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W	3e)	UW	W	UW	W
1	2.6	2.5	2.7	2.5	1	3.9	4.5	4.0	4.6	1	1.7	1.6	1.8	1.7
2	4.6	6.0	4.7	6.1	2	5.1	5.3	5.2	5.5	2	4.3	4.8	4.4	4.9
3	19.2	19.9	19.6	20.3	3	14.6	14.9	15.0	15.3	3	14.2	14.4	14.5	14.6
4	30.8	29.3	31.4	29.8	4	24.9	24.1	25.6	24.8	4	28.4	29.1	29.0	29.6
5	37.3	37.4	38.0	38.0	5	38.4	38.5	39.4	39.7	5	44.6	44.2	45.5	44.9
6	3.6	3.2	3.7	3.3	6	10.6	9.8	10.8	10.1	6	4.8	4.2	4.9	4.3
8	1.7	1.6	—	—	8	2.6	2.9	—	—	8	2.0	1.6	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**UW**	**3d)**	**W**	**UW**	**W**	**3f)**	**UW**	**W**	**UW**	**W**
1	1.6	1.8	1.6	1.8	1	1.7	1.9	1.9	2.0	1	2.2	2.3	2.2	2.3
2	2.6	2.7	2.7	2.7	2	2.9	3.4	3.1	3.7	2	4.3	4.7	4.4	4.7
3	12.7	14.4	13.1	14.7	3	7.4	8.0	8.0	8.7	3	14.3	15.2	14.5	15.3
4	28.7	28.4	29.4	29.1	4	13.0	12.3	14.2	13.3	4	29.1	28.4	29.4	28.7
5	47.2	46.2	48.4	47.2	5	19.7	19.8	21.4	21.5	5	45.6	45.7	46.1	46.2
6	4.6	4.3	4.8	4.4	6	47.2	46.8	51.3	50.7	6	3.3	2.7	3.4	2.7
8	2.6	2.2	—	—	8	8.0	7.7	—	—	8	1.2	1.0	—	—
9	—	—	—	—	9	0.1	0.1	—	—	9	—	—	—	—
										3g)	**UW**	**W**	**UW**	**W**
										1	4.6	4.5	4.7	4.6
										2	6.2	7.2	6.3	7.3
										3	15.1	15.8	15.3	16.1
										4	30.2	29.7	30.7	30.3
										5	37.2	35.8	37.8	36.5
										6	5.1	5.1	5.1	5.2
										8	1.6	1.9	—	—
										9	—	—	—	—

OTHER SERVICE PROVIDERS

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	26.5	26.8	27.5	26.7
2=WHILE IN SCHOOL	53.5	53.6	55.6	55.4
3=DURING REPAYMENT	16.2	16.5	16.8	17.0
8=DON'T KNOW	3.6	3.0	—	—
9=REFUSED	0.1	0.1	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	42.4	41.9	43.9	43.2
2=SOMEWHAT SATISFIED	46.9	47.0	48.5	48.6
3=SOMEWHAT DISSATISFIED	5.8	6.1	6.0	6.3
4=VERY DISSATISFIED	1.6	1.8	1.6	1.9
8=DON'T KNOW	3.0	3.0	—	—
9=REFUSED	0.3	0.2	—	—

SECTION H: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal loan you received immediately before receiving your 1994-95 student loan. By that I mean the most recent loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

		UW	W	UW	W
1=YES		34.0	37.6	36.6	40.4
2=NO	(SKIP TO Q.H7.)	59.0	55.4	63.4	59.6
8=DON'T KNOW	(SKIP TO Q.H7.)	7.0	7.1	—	—
9=REFUSED	(SKIP TO Q.H7.)	—	—	—	—

2. Why did you decide to consolidate your student loans? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH	9.2	9.2	10.0	10.2
02=MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH	56.3	61.1	61.3	67.6
03=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	—	—	—	—
04=WANT(ED) LOWER INTEREST PAYMENT	2.3	1.5	2.5	1.4
05=TO REHABILITATE LOAN (REMOVE FROM DEFAULT STATUS)	—	—	—	—
06=OTHER (PLEASE SPECIFY): ___________	24.1	18.5	26.3	20.5
88=DON'T KNOW	8.0	9.7	—	—
99=REFUSED	—	—	—	—

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

	First				Second			
	UW	W	UW	W	UW	W	UW	W
01=EXIT COUNSELING SESSION	1.1	0.7	1.2	0.7	—	—	—	—
02=COUNSELING MATERIALS	9.2	6.4	9.8	6.7	—	—	—	—
03=RELATIVE OR FRIEND	18.4	13.3	19.5	13.9	66.7	85.5	66.7	85.5
04=FINANCIAL AID OFFICE	10.3	19.5	11.0	20.4	33.3	14.5	33.4	14.5
05=DEPARTMENT OF EDUCATION	1.1	0.9	1.2	0.9	—	—	—	—
06=SERVICER	3.4	6.5	3.7	6.8	—	—	—	—
07=LENDER	13.8	13.1	14.6	13.6	—	—	—	—
08=GUARANTEE AGENCY	—	—	—	—	—	—	—	—
09=OTHER (PLEASE SPECIFY): ___________	12.6	13.0	13.4	13.6	—	—	—	—
10=NONE	24.1	22.3	25.6	23.3	—	—	—	—
88=DON'T KNOW	5.7	4.4	—	—	—	—	—	—
99=REFUSED	—	—	—	—	—	—	—	—

4. Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of servicing you have received?

	UW	W	UW	W
1=MORE SATISFIED	44.8	49.9	48.1	53.5
2=LESS SATISFIED	2.3	1.5	2.5	1.6
3=NO DIFFERENCE	46.0	41.9	49.4	45.0
8=DON'T KNOW	6.9	6.7	—	—
9=REFUSED	—	—	—	—

DEPARTMENT OF EDUCATION

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).								
ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	UW	W	UW	W	5c)	UW	W	UW	W	5e)	UW	W	UW	W
1	1.1	0.6	1.3	0.7	1	1.1	0.6	1.3	0.7	1	2.3	1.6	2.7	1.9
2	1.1	3.6	1.3	4.1	2	3.4	4.6	4.0	5.3	2	—	—	—	—
3	3.4	4.8	3.9	5.4	3	4.6	4.7	5.3	5.4	3	2.3	3.9	2.7	4.6
4	23.0	24.0	26.3	27.0	4	19.5	18.2	22.7	20.8	4	23.0	21.5	26.7	25.3
5	21.8	29.1	25.0	32.8	5	18.4	28.0	21.3	32.1	5	23.0	32.4	26.7	38.1
6	36.8	26.7	42.1	30.1	6	39.1	31.1	45.3	35.6	6	35.6	25.7	41.3	30.2
8	12.6	11.2	—	—	8	13.8	12.7	—	—	8	13.8	14.9	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
5b)	UW	W	UW	W	5d)	UW	W	UW	W	5f)	UW	W	UW	W
1	2.3	1.5	2.6	1.7	1	1.1	0.6	1.4	0.7	1	3.4	2.2	3.9	2.5
2	1.1	3.6	1.3	4.1	2	—	—	—	—	2	—	—	—	—
3	1.1	2.4	1.3	2.7	3	4.6	4.5	5.5	5.3	3	4.6	7.8	5.3	8.8
4	18.4	17.9	21.1	20.2	4	13.8	18.0	16.4	21.0	4	16.1	19.4	18.4	21.8
5	28.7	37.5	32.9	42.3	5	12.6	21.8	15.1	25.4	5	32.2	36.5	36.8	41.1
6	35.6	25.8	40.8	29.0	6	57.7	40.9	61.6	47.6	6	31.0	22.9	35.5	25.8
8	12.6	11.2	—	—	8	16.1	14.2	—	—	8	12.6	11.2	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

5g)	UW	U	UW	W
1	1.1	0.9	1.3	1.0
2	—	—	—	—
3	10.3	11.5	11.8	12.9
4	21.8	23.6	25.0	26.5
5	20.7	28.5	23.7	32.1
6	33.3	24.3	38.2	27.4
8	12.6	11.2	—	—
9	—	—	—	—

OTHER SERVICE PROVIDERS

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	UW	W	UW	W	5c)	UW	W	UW	W	5e)	UW	W	UW	W
1	1.1	0.6	1.4	0.7	1	3.4	8.7	4.2	10.6	1	2.3	1.3	2.7	1.5
2	1.1	0.3	1.4	0.4	2	3.4	1.8	4.2	2.2	2	—	—	—	—
3	4.6	4.9	5.5	5.9	3	5.7	5.8	6.9	7.1	3	5.7	5.2	6.8	6.0
4	26.4	27.9	31.5	33.4	4	27.6	26.0	33.3	31.7	4	26.4	26.9	31.1	30.9
5	24.1	29.3	28.8	35.2	5	17.2	20.0	20.8	24.4	5	24.1	30.4	28.4	34.9
6	26.4	20.4	31.5	24.4	6	25.3	19.7	30.6	24.0	6	26.4	23.3	31.1	26.7
8	16.1	16.6	—	—	8	16.1	14.4	—	—	8	14.9	12.9	—	—
9	—	—	—	—	9	1.1	3.6	—	—	9	—	—	—	—
5b)	UW	W	UW	W	5d)	UW	W	UW	W	5f)	UW	W	UW	W
1	1.4	1.6	1.6	1.9	1	3.4	2.3	4.1	2.7	1	2.3	1.3	2.7	1.5
2	0.6	0.7	0.6	0.8	2	—	—	—	—	2	—	—	—	—
3	5.8	5.5	6.7	6.3	3	6.9	4.6	8.1	5.3	3	5.7	3.7	6.8	4.2
4	22.4	21.7	26.0	25.1	4	17.2	22.1	20.3	25.3	4	24.1	25.6	28.4	29.4
5	27.9	30.7	32.4	35.5	5	12.6	18.8	14.9	21.6	5	27.6	33.7	32.4	38.7
6	28.2	26.4	32.7	30.5	6	44.8	39.3	52.7	45.1	6	25.3	22.8	29.7	26.2
8	13.8	13.5	—	—	8	14.9	12.9	—	—	8	14.9	12.9	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

5g)	UW	U	UW	W
1	3.4	2.6	4.1	3.0
2	2.3	1.3	2.7	1.5
3	10.3	10.4	12.3	11.9
4	24.1	24.9	28.8	28.7
5	18.4	24.8	21.9	28.6
6	25.3	22.8	30.1	26.3
8	16.1	13.2	—	—
9	—	—	—	—

6. What problems (if any) have you experienced with your 1994-95 loan consolidation? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=PROBLEMS WITH SERVICE REPRESENTATIVES	—	—	—	—
02=PROBLEMS WITH TIMELINESS	3.4	5.1	3.6	5.3
03=CONFUSED ABOUT TERMS OF CONSOLIDATION	5.7	6.6	6.0	6.8
04=OTHER	8.0	4.5	8.3	4.6
05=NONE	79.3	81.0	82.1	83.3
88=DON'T KNOW	2.3	1.9	—	—
99=REFUSED	1.1	0.9	—	—

7. How did your overall experience in obtaining your 1994-95 Federal loan compare with your experience in obtaining your prior loan? Was it more positive, less positive, or about the same?

		UW	W	UW	W
1=MORE POSITIVE		21.1	23.8	21.1	23.8
2=LESS POSITIVE		7.8	5.9	7.8	5.9
3=ABOUT THE SAME	(SKIP TO Q.F9.)	71.1	70.3	71.1	70.3
8=DON'T KNOW	(SKIP TO Q.F9.)	—	—	—	—
9=REFUSED	(SKIP TO Q.F9.)	—	—	—	—

8. Why do you consider your (1994-94/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN	23.0	24.5	23.3	24.8
02=THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER	17.6	22.8	17.8	23.0
03=THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED	4.1	6.3	4.1	6.4
04=I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN	18.9	15.8	19.2	15.9
05=SCHOOL SERVICE WAS BETTER	10.8	11.2	11.0	11.3
06=FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE	9.5	6.2	9.6	6.3
07=OTHER (PLEASE SPECIFY): ________	14.9	12.2	15.1	12.3
88=DON'T KNOW	1.4	0.9	—	—
99=REFUSED	—	—	—	—

ASK Q.H9 THROUGH Q.H13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

DEPARTMENT OF EDUCATION

9. Did you have any contact with (PARTY) regarding your previous student loan?

		UW	W	UW	W
1=YES		7.4	7.0	7.60	7.1
2=NO	(SKIP TO NEXT PARTY.)	90.2	91.0	92.4	92.9
8=DON'T KNOW	(SKIP TO NEXT PARTY.)	2.3	2.0	—	—
9=REFUSED	(SKIP TO NEXT PARTY.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons?

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b Loan forbearance	1	2	8	9
c Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	31.6	42.5	31.6	42.5	1	36.8	42.8	36.8	42.8	1	—	—	—	—
2	68.4	57.5	68.4	57.5	2	63.2	57.2	63.2	57.2	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	UW	W	UW	W	10d)	UW	W	UW	W	10f)	UW	W	UW	W
1	5.3	18.9	5.3	18.9	1	5.3	3.8	5.3	3.8	1	31.6	43.6	31.6	43.6
2	94.7	81.1	94.7	81.1	2	94.7	96.2	94.7	96.2	2	68.4	56.4	68.4	56.4
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior loan?								
ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	10.5	10.0	10.5	10.0	3	15.8	11.1	15.8	11.1	3	15.8	7.4	15.8	7.4
4	47.4	38.4	47.4	38.4	4	47.4	42.8	47.4	42.8	4	42.1	58.1	42.1	58.1
5	42.1	51.6	42.1	51.6	5	36.8	46.0	36.8	46.0	5	42.1	34.5	42.1	34.5
6	—	—	—	—	6	—	—	—	—	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	UW	W	UW	W	11d)	UW	W	UW	W	11f)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	5.3	1.8	5.3	1.8	2	—	—	—	—
3	5.3	1.8	5.3	1.8	3	10.5	9.4	10.5	9.4	3	5.3	4.7	5.3	4.7
4	52.6	47.6	52.6	47.6	4	15.8	24.4	15.8	24.4	4	42.1	46.9	42.1	46.9
5	42.1	50.6	42.1	50.6	5	26.3	21.2	26.3	21.2	5	52.6	48.4	52.6	48.4
6	—	—	—	—	6	42.1	43.3	42.1	43.3	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										11g)	UW	W	UW	W
										1	—	—	—	—
										2	5.3	1.8	5.3	1.8
										3	15.8	15.5	15.8	15.5
										4	42.1	49.6	42.1	49.6
										5	36.8	33.1	36.8	33.1
										6	—	—	—	—
										8	—	—	—	—
										9	—	—	—	—

DEPARTMENT OF EDUCATION

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	42.1	35.9	44.4	37.4
2= WHILE IN SCHOOL	42.1	39.6	44.4	41.2
3=DURING REPAYMENT	10.5	20.6	11.1	21.4
8=DON'T KNOW	5.3	3.9	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	42.1	54.1	44.4	56.2
2=SOMEWHAT SATISFIED	47.1	32.9	50.0	34.2
3=SOMEWHAT DISSATISFIED	5.3	—	—	—
4=VERY DISSATISFIED	5.3	9.2	5.6	9.5
8=DON'T KNOW	—	3.8	—	—
9=REFUSED	—	—	—	—

ASK Q.H9 THROUGH Q.H13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

OTHER SERVICE PROVIDERS

9. Did you have any contact with (PARTY) regarding your previous student loan?

		UW	W	UW	W
1=YES		24.6	26.1	25.4	26.8
2=NO	(SKIP TO SECTION I.)	72.3	71.2	74.6	73.2
8=DON'T KNOW	(SKIP TO SECTION I.)	3.1	2.7	—	—
9=REFUSED	(SKIP TO SECTION I.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons?

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	63.5	68.3	65.6	72.1	1	47.6	45.1	48.4	45.7	1	9.5	11.0	9.7	11.1
2	33.3	26.5	34.4	27.9	2	50.8	53.5	51.6	54.3	2	88.9	87.6	90.3	88.9
8	3.2	5.2	—	—	8	1.6	1.4	—	—	8	1.6	1.4	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	UW	W	UW	W	10d)	UW	W	UW	W	10f)	UW	W	UW	W
1	22.2	19.2	22.6	19.6	1	12.7	14.3	12.9	14.5	1	14.3	15.8	14.8	16.9
2	76.2	78.7	77.4	80.4	2	85.7	84.3	87.1	85.5	2	82.5	77.5	85.2	83.1
8	1.6	2.1	—	—	8	1.6	1.4	—	—	8	3.2	6.7	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

OTHER SERVICE PROVIDERS

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	7.9	8.3	8.1	8.7	1	7.9	8.7	8.6	9.5	1	7.9	8.3	8.3	8.9
2	4.8	3.8	4.8	4.0	2	7.9	5.6	8.6	6.1	2	4.8	7.4	5.0	8.0
3	15.9	11.4	16.1	11.8	3	14.3	10.9	15.5	11.9	3	12.7	10.2	13.3	10.9
4	30.2	31.6	30.6	32.9	4	25.4	28.1	27.6	30.6	4	28.6	30.1	30.0	32.2
5	34.9	36.2	35.5	37.7	5	30.2	33.0	32.8	35.9	5	39.7	35.7	41.7	38.2
6	4.8	4.6	4.8	4.8	6	6.3	5.5	6.9	6.0	6	1.6	1.8	1.7	1.9
8	1.6	4.0	—	—	8	7.9	8.2	—	—	8	4.8	6.4	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	UW	W	UW	W	11d)	UW	W	UW	W	11f)	UW	W	UW	W
1	4.8	4.8	4.8	5.0	1	11.1	11.1	12.7	12.8	1	11.1	14.0	11.3	14.2
2	4.8	3.5	4.8	3.7	2	1.6	1.2	1.8	1.4	2	1.6	5.1	1.6	5.1
3	11.1	9.6	11.3	10.0	3	7.9	5.5	9.1	6.3	3	17.5	12.0	17.7	12.2
4	23.8	25.4	24.2	26.4	4	11.1	15.5	12.7	17.9	4	27.0	30.0	27.4	30.4
5	49.2	48.0	50.0	50.0	5	15.9	11.3	18.2	13.0	5	39.7	36.6	40.3	37.1
6	4.8	4.6	4.8	4.8	6	39.7	42.1	45.5	48.6	6	1.6	1.0	1.6	1.0
8	1.6	4.0	—	—	8	12.7	13.3	—	—	8	1.6	1.4	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

11g)	UW	W	UW	W
1	14.3	15.9	15.0	16.5
2	11.1	8.7	11.7	9.1
3	15.9	12.0	16.7	12.4
4	19.0	19.4	20.0	20.2
5	30.2	36.1	31.7	37.6
6	4.8	4.0	5.0	4.2
8	4.8	3.8	—	—
9	—	—	—	—

OTHER SERVICE PROVIDERS

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	27.0	24.2	27.9	24.9
2=WHILE IN SCHOOL	49.2	49.5	50.8	50.9
3=DURING REPAYMENT	20.6	23.5	21.3	24.2
8=DON'T KNOW	3.2	2.8	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	36.5	39.4	37.1	40.0
2=SOMEWHAT SATISFIED	46.0	44.7	46.8	45.4
3=SOMEWHAT DISSATISFIED	9.5	8.2	9.7	8.3
4=VERY DISSATISFIED	6.3	6.2	6.5	6.3
8=DON'T KNOW	1.6	1.4	—	—
9=REFUSED	—	—	—	—

SECTION I: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask . . .

1. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

	FIRST				SECOND				THIRD			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
1=Certificate	2.3	3.5	2.3	3.5	33.3	66.9	33.3	66.9	—	—	—	—
2=Associate's degree	4.2	5.5	4.2	5.5	33.3	16.5	33.3	16.5	—	—	—	—
3=Bachelor's degree	14.4	13.3	14.4	13.3	—	—	—	—	66.7	83.5	66.7	83.5
4=Master's degree	2.3	2.1	2.3	2.1	33.3	16.5	33.3	16.5	—	—	—	—
5=Doctor's degree	0.6	0.5	0.6	0.5	—	—	—	—	33.3	16.5	33.3	16.5
6=Other (Please specify):	0.9	1.2	0.9	1.2	—	—	—	—	—	—	—	—
7=NONE	75.4	73.8	75.4	73.8	—	—	—	—	—	—	—	—
8=DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	—
9=REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

(THE FOLLOWING QUESTION APPLIES TO IN-SCHOOL BORROWERS ONLY.)

2. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
1=Certificate	—	—	—	—
2=Associate's degree	5.9	6.7	5.9	6.7
3=Bachelor's degree	28.4	31.3	28.4	31.3
4=Master's degree	4.9	2.5	4.9	2.5
5=Doctor's degree	1.0	0.5	1.0	0.5
6=Other (Please specify): ________	5.9	7.7	5.9	7.7
7=NONE	53.9	51.5	53.9	51.5
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

3. When you received your 94-94 (LOAN TYPE), did you also receive a Pell Grant?

	UW	W	UW	W
1=YES	41.8	42.9	43.8	45.0
2=NO	53.6	52.3	56.2	55.0
8=DON'T KNOW	4.6	4.8	—	—
9=REFUSED	—	—	—	—

4. Did you attend (SCHOOL NAME) full-time, at least half-time, or less than half-time during the 1994-95 academic year?

	UW	W	UW	W
1=FULL-TIME	90.6	90.0	90.8	90.4
2=AT LEAST HALF-TIME	8.5	8.7	8.6	8.8
3=LESS THAN HALF-TIME	0.6	0.9	0.6	0.9
8=DON'T KNOW	0.3	0.4	—	—
9=REFUSED	—	—	—	—

BEST COPY AVAILABLE

5. Which of the following best describes (SCHOOL NAME). Is it ...?	UW	W	UW	W
1=A community or Junior college	5.3	10.3	5.3	10.3
2=A four-year college or university	82.2	75.1	82.4	75.5
3=A single year or less than one year career school	1.4	2.1	1.4	2.2
4=A less than two year career school	2.9	3.5	2.9	3.5
5=A *two-year* or more career school	6.3	6.7	6.3	6.7
6=Other (*Please specify*): __________	1.7	1.8	1.7	1.8
8=DON'T KNOW	0.2	0.4	—	—
9=REFUSED	—	—	—	—

(THE FOLLOWING TWO QUESTIONS APPLY TO IN-SCHOOL BORROWERS ONLY.)

6. Which of the following best describes your present education level?	UW	W	UW	W
1=First year	18.4	17.7	18.4	17.7
2=Second year or more	69.2	72.0	69.2	72.0
3=Other (Please specify): __________	12.4	10.3	12.4	10.3
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

7. Which of the following best describes your present education level?	UW	W	UW	W
1=Freshman	3.5	3.0	3.5	3.0
2=Sophomore	21.8	22.7	21.8	22.7
3=Junior	21.7	22.0	21.7	22.0
4=Senior	34.9	35.1	34.9	35.1
5=Graduate student (student enrolled in a Master's Degree Program)	13.4	12.3	13.4	13.3
6=Professional degree student (student enrolled in a Doctoral Program)	4.2	4.5	4.2	4.5
7=Other (Please specify): __________	0.4	0.3	0.4	0.3
8=DON'T KNOW	0.1	0.1	—	—
9=REFUSED	—	—	—	—

8. When you applied for your 94-95 loan at (SCHOOL NAME), were you classified as an independent student or a dependent student?	UW	W	UW	W
1=INDEPENDENT STUDENT	55.0	53.9	56.5	55.5
2=DEPENDENT STUDENT	42.3	43.2	43.5	44.5
8=DON'T KNOW	2.7	3.0	—	—
9=REFUSED	—	—	—	—

11. Would you classify yourself as...?

	UW	W	UW	W
1=American Indian or Alaskan Native	1.8	1.9	1.8	1.9
2=Asian or Pacific Islander	4.3	3.9	4.4	4.0
3=Black, not of Hispanic origin	11.7	12.1	11.9	12.3
4=White, not of Hispanic origin	72.7	73.3	74.3	74.9
5=Hispanic	5.1	4.7	5.3	4.8
6=Other (Please specify):	2.3	2.0	2.4	2.1
9=REFUSED	2.0	2.1	—	—

(THE FOLLOWING FOUR QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

12. Which of the following best describes the highest level of education that you have completed?

	UW	W	UW	W
1=High school graduate or equivalent	21.1	20.0	21.1	20.0
2=Certificate	8.5	12.6	8.5	12.6
3=Associate's degree	12.6	13.6	12.6	13.6
4=Bachelor's degree	43.2	40.2	43.2	40.2
5=Master's degree	8.5	7.6	8.5	7.6
6=Doctor's degree	2.7	2.1	2.7	2.1
7=Other (*Please specify*): _________	3.5	3.9	3.5	3.9
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

13. Which of the following best describes your current employment status?

	UW	W	UW	W
1=Employed full-time at least 35 hours per week	68.6	68.3	68.9	68.5
2=Employed part-time	15.5	15.0	15.6	15.0
3=Unemployed (SKIP TO Q.I15.)	15.5	16.4	15.6	16.5
8=DON'T KNOW	0.4	0.2	—	—
9=REFUSED	—	—	—	—

14. Are you currently employed in a field that is related to your major?

	UW	W	UW	W
1=YES	63.6	64.1	63.7	64.2
2=NO	36.2	35.7	36.3	35.8
8=DON'T KNOW	0.2	0.3	—	—
9=REFUSED	—	—	—	—

15. Which of the following categories best describes your current annual income?

	UW	W	UW	W
1=Less than $20,000	57.9	59.2	59.3	60.6
2=$20,000 - $39,999	34.5	32.2	35.4	33.0
3=$40,000 - $49,999	2.1	2.1	2.1	2.1
4=$50,000 - $74,000	2.3	3.4	2.3	3.5
5=$75,000 or more	0.8	0.7	0.8	0.8
8=DON'T KNOW	0.8	1.0	—	—
9=REFUSED	1.7	1.4	—	—

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16. GENDER OF RESPONDENT *(DO NOT ASK.)*

	UW	W	UW	W
1=MALE	43.4	40.7	43.4	40.7
2=FEMALE	56.6	59.3	56.6	59.3

Direct Loan Parent Responses

BORROWER TELEPHONE SURVEY
DIRECT LOAN PLUS BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Is your son/daughter presently a student at (SCHOOL NAME)?

		UW	W	UW	W
1=YES		81.0	86.4	81.0	86.4
2=NO		19.0	13.6	19.0	13.6
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

2. Did your son/daughter attend (SCHOOL NAME) during the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(SKIP TO Q.A5.)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED	(SKIP TO Q.A5.)	—	—	—	—

3. Did you have at least one Federal student loan for your son's/daughter's tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(TERMINATE INTERVIEW)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

		UW	W	UW	W
1=YES	(SKIP TO Q.A6.)	99.2	99.1	100.0	100.0
2=NO		—	—	—	—
8=DON'T KNOW	(SKIP TO Q.A6.)	0.8	0.9	—	—
9=REFUSED	(TERMINATE INTERVIEW)	—	—	—	—

5. Did you h*ave one of* the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

	YES	NO	DK	REF
a. Federal Direct Stafford Loan	1	2	8	9
b. Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c. Federal Family Stafford Loan	1	2	8	9
d. Federal Family Unsubsidized Stafford Loan	1	2	8	9
e. Federal Direct PLUS	1	2	8	9
f. Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

5a)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5c)	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

6. Did you receive a PLUS loan prior to your 1994-95 PLUS loan?

	UW	**W**	**UW**	**W**
1=YES	35.0	34.3	36.9	36.1
2=NO	59.9	60.6	63.1	63.9
8=DON'T KNOW	5.1	5.1	—	—
9=REFUSED	—	—	—	—

(IF THE RESPONSE IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year? . . . Student . . .

	UW	**W**	**UW**	**W**
1=Still attending school, have started making loan payments (SKIP TO SECTION B.)	62.9	67.2	62.9	67.2
2=Still attending school, have not started making loan payments	17.3	17.6	17.3	17.6
3=Out of school, have started making loan payments (SKIP TO SECTION B.)	14.3	10.5	14.3	10.5
4=Out of school, have not started making loan payments	1.3	0.3	1.3	0.3
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)	3.4	2.9	3.4	2.9
6=Transferred to a new school, have not started making payments	0.8	1.4	0.8	1.4
8=DON'T KNOW	—	—	—	—
9=REFUSED (SKIP TO SECTION B.)	—	—	—	—

8. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year?

	UW	**W**	**UW**	**W**
1=Loan is in deferment	—	—	—	—
2=Loan is in forbearance	91.3	97.6	97.7	99.4
3=Loan is in delinquent status (over 30 days but less than 6 months past due)	2.2	0.6	2.3	0.6
4=Loan is in default	—	—	—	—
8=DON'T KNOW	6.5	1.8	—	—
9=REFUSED	—	—	—	—

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 PLUS loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult, or very difficult?

	UW	W	UW	W
1=VERY EASY	40.1	36.4	40.4	37.2
2=SOMEWHAT EASY	42.2	41.2	42.6	42.1
3=SOMEWHAT DIFFICULT	11.8	14.7	11.9	15.1
4=VERY DIFFICULT	5.1	5.4	5.1	5.6
8=DON'T KNOW	0.8	2.3	—	—
9=REFUSED	—	—	—	—

2. In your opinion, did you receive your PLUS loan funds in a timely manner?

		UW	W	UW	W
1=YES	*(SKIP TO SECTION C.)*	89.5	83.8	91.4	87.7
2=NO		8.4	11.7	8.6	12.3
8=DON'T KNOW	*(SKIP TO SECTION C.)*	2.1	4.5	—	—
9=REFUSED	*(SKIP TO SECTION C.)*	—	—	—	—

3. Did the delay in receiving your loan funds have any of the following effects on your son/daughter . . . ?				
Effects	**YES**	**NO**	**DK**	**REF**
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused the student to drop out of school	1	2	8	9
d. Caused student to apply for a bridge loan (i.e., emergency loan) or extra financing	1	2	8	9

3a)	**UW**	**W**	**UW**	**W**	**3c)**	**UW**	**W**	**UW**	**W**
1	25.0	17.1	25.0	17.1	1	—	—	—	—
2	75.0	82.9	75.0	82.9	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**3d)**	**UW**	**W**	**UW**	**W**
1	5.0	2.9	5.0	2.9	1	40.0	43.6	40.0	43.6
2	95.0	97.1	95.0	97.1	2	60.0	56.1	60.0	56.4
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

SECTION C: INFORMATION AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your financial aid contacts regarding your 1994-95 PLUS loan.

1. **How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 PLUS loan—very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?**

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education **(and its contractors—FDLP)**	1	2	3	4	8	9
Your lender **(FFEL)**	1	2	3	4	8	9
Your guarantee agency **(FFEL)**	1	2	3	4	8	9
Your loan servicer **(FFEL)**	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME) **(BOTH)**	1	2	3	4	8	9

ED	**UW**	**W**	**UW**	**W**	**Servicer (FFEL)**	**UW**	**W**	**UW**	**W**
1	41.8	36.2	51.0	44.8	1	—	—	—	—
2	32.5	32.8	39.7	40.5	2	—	—	—	—
3	4.2	4.6	5.2	5.7	3	—	—	—	—
4	3.4	7.2	4.1	9.0	4	—	—	—	—
8	17.7	19.1	—	—	8	—	—	—	—
9	0.4	0.1	—	—	9	—	—	—	—
Lender (FFEL)	**UW**	**W**	**UW**	**W**	**FAO**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	50.2	41.7	56.1	50.9
2	—	—	—	—	2	25.7	27.1	28.8	33.1
3	—	—	—	—	3	9.3	10.3	10.4	12.5
4	—	—	—	—	4	4.2	2.8	4.7	3.4
8	—	—	—	—	8	10.5	18.2	—	—
9	—	—	—	—	9	—	—	—	—
GA (FFEL)	**UW**	**W**	**UW**	**W**					
1	—	—	—	—					
2	—	—	—	—					
3	—	—	—	—					
4	—	—	—	—					
8	—	—	—	—					
9	—	—	—	—					

2. Are you familiar with the toll-free customer service telephone number that has been provided to assist borrowers with current questions or problems regarding their student loans?

	UW	W	UW	W
1=YES	64.1	61.0	65.2	62.7
2=NO	34.2	36.3	34.8	37.3
8=DON'T KNOW	1.7	2.7	—	—
9=REFUSED	—	—	—	—

(PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
(1-800-4FED-AID)

3. Whom would you most likely call to report a change of address?

	UW	W	UW	W
1=SCHOOL FINANCIAL AID OFFICE	32.5	28.9	37.6	34.7
2=TOLL-FREE CUSTOMER SERVICE NUMBER	25.7	29.3	29.8	35.1
3=DEPARTMENT OF EDUCATION	8.4	8.3	9.8	10.0
4=THE SERVICER	—	—	—	—
5=THE LENDER	—	—	—	—
6=THE GUARANTEE AGENCY	—	—	—	—
7=OTHER (PLEASE SPECIFY): __________	19.8	16.9	22.9	20.2
8=DON'T KNOW	13.5	16.6	—	—
9=REFUSED	—	—	—	—

4. Which of the following would you consider the three most positive aspects of your 1994-95 PLUS loan experience?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=Timeliness of loan funds	34.2	33.1	35.7	35.0	42.6	42.8	42.6	42.9	13.9	14.1	13.9	14.1
02=Accuracy of loan funds	16.5	20.2	17.2	21.3	30.6	36.1	30.6	36.1	34.3	26.2	34.3	26.2
03=Contacts with the Department of Education	5.9	7.3	6.2	7.7	6.5	4.6	6.5	4.6	7.4	9.0	7.4	9.0
04=Contacts with the servicer	—	—	—	—	—	—	—	—	—	—	—	—
05=Contacts with the financial aid office	—	—	—	—	—	—	—	—	—	—	—	—
06=Contacts with the lender	5.5	3.3	5.7	3.5	3.7	1.3	3.7	1.3	12.0	13.5	12.0	13.5
07=Contacts with the guarantee agency	28.7	27.1	30.0	28.6	16.7	15.2	16.7	15.2	29.6	33.6	29.6	33.6
08=Entrance counseling	—	—	—	—	—	—	—	—	—	—	—	—
09=Exit counseling (if applicable)	—	—	—	—	—	—	—	—	—	—	—	—
10=Other (Please specify): ________	0.8	0.2	0.9	0.2	—	—	—	—	2.8	3.5	2.8	3.5
11=NONE	4.2	3.4	4.4	3.6	—	—	—	—	—	—	—	—
88=DON'T KNOW	4.2	5.3	—	—	—	—	—	—	—	—	—	—
99-REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

5. Have you experienced any specific problems with the following aspects of your 1994-95 PLUS loan?				
PROBLEMS	**YES**	**NO**	**DK**	**REF**
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for the student to transfer from one school to another	1	2	8	9

5a)	**UW**	**W**	**UW**	**W**	**5c)**	**UW**	**W**	**UW**	**W**
1	11.8	12.6	12.0	12.9	1	13.5	11.8	13.7	11.9
2	86.9	85.5	88.0	87.1	2	85.2	87.2	86.3	88.1
8	1.3	1.8	—	—	8	1.3	1.0	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**
1	10.5	12.4	10.6	12.6	1	3.4	2.6	5.0	3.8
2	88.6	86.3	89.4	87.4	2	67.3	65.1	95.0	96.2
8	0.8	1.3	—	—	8	32.9	32.3	—	—
9	—	—	—	—	9	—	—	—	—

SECTION D: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 PLUS loan.

1. First of all, what is the approved amount of your PLUS loan for the 1994-95 academic year?

	UW	W	UW	W
1=AMOUNT _______	32.1	38.2	40.0	44.5
2=PROBE AMOUNT_______	48.1	47.6	60.0	55.5
8=DON'T KNOW	19.4	14.1	—	—
9=REFUSED	0.4	0.1	—	—

(PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 194-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MORE RECENT LOAN.)

2. What is your current interest rate for your 1994-95 PLUS loan?

	UW	W	UW	W
1=RATE _______	54.9	58.5	100.0	100.0
8=DON'T KNOW	45.1	41.5	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MORE RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your PLUS loans incurred while your son/daughter is/was attending school?

	UW	W	UW	W
1=YEARS _______	78.1	83.2	98.4	99.1
2=ALREADY PAID	1.3	0.8	1.6	0.9
8=DON'T KNOW	20.7	16.0	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE NUMBER OF YEARS.)

4. Can you please tell me three possible consequences of defaulting on your 1994-95 PLUS loan?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
1=ADVERSE CREDIT REPORTS	27.7	21.0	54.2	36.9	—	—	—	—	—	—	—	—
2=GARNISHMENT OF WAGES	8.5	6.3	16.7	11.0	50.0	53.8	50.0	53.8	33.3	17.9	33.3	17.9
3=LITIGATION	2.1	0.5	4.2	0.9	—	—	—	—	50.0	62.7	50.0	62.7
4=GOVERNMENT KEEPS LOTTERY WINNINGS	—	—	—	—	—	—	—	—	—	—	—	—
5=GOVERNMENT KEEPS INCOME-TAX REFUNDS	2.1	8.9	4.2	15.7	50.0	46.2	50.0	46.2	16.7	19.4	16.7	19.4
6=OTHER (PLEASE SPECIFY): _______	10.6	20.2	20.8	35.6	—	—	—	—	—	—	—	—
8=DON'T KNOW	48.9	43.1	—	—	—	—	—	—	—	—	—	—
9-REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with **the Department of Education and its contractors** (the Department of Education, your servicing agency, your lender and /or your guarantee agency) regarding your 1994-95 PLUS loan.

ASK Q.E1 THROUGH Q.E5 FOR THE ***DEPARTMENT OF EDUCATION AND ITS CONTRACTORS (FDLP)—FOR THE DEPARTMENT OF EDUCATION*** *AND* ***OTHER SERVICE PROVIDERS*** *(i.e., THE LENDER, SERVICER, AND/OR GUARANTEE AGENCY)—****(FFEL)****.*

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?					
		UW	**W**	**UW**	**W**
1=YES		25.7	30.7	26.2	31.0
2=NO	(SKIP TO NEXT PARTY OR SECTION F.)	72.6	68.3	73.8	69.0
8=DON'T KNOW	(SKIP TO NEXT PARTY OR SECTION F.)	1.7	1.1	—	—
9=REFUSED	(SKIP TO NEXT PARTY OR SECTION F.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 PLUS loan?				
	YES	**NO**	**DK**	**REF**
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ________	1	2	8	9

2a)	**UW**	**W**	**UW**	**W**	**2c)**	**UW**	**W**	**UW**	**W**	**2e)**	**UW**	**W**	**UW**	**W**
1	23.0	17.8	23.0	17.8	1	9.8	13.7	10.0	13.8	1	1.6	2.0	1.6	2.0
2	77.0	82.2	77.0	82.2	2	88.5	85.6	90.0	86.2	2	98.4	98.0	98.4	98.0
8	—	—	—	—	8	1.6	0.6	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	**UW**	**W**	**UW**	**W**	**2d)**	**UW**	**W**	**UW**	**W**	**2f)**	**UW**	**W**	**UW**	**W**
1	3.3	1.8	3.4	1.8	1	18.0	14.6	18.0	14.6	1	23.0	23.4	23.0	23.4
2	93.4	97.4	96.6	98.2	2	82.0	85.4	82.0	85.4	2	77.0	76.6	77.0	76.6
8	3.3	0.7	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W	3e)	UW	W	UW	W
1	3.3	4.8	3.3	5.0	1	3.3	3.3	3.3	3.4	1	4.9	7.7	5.0	7.7
2	3.3	2.9	3.3	3.0	2	—	—	—	—	2	3.3	1.6	3.3	1.6
3	13.1	10.8	13.3	11.2	3	4.9	5.4	5.0	5.5	3	6.6	9.0	6.7	9.0
4	14.8	19.2	15.0	20.0	4	23.0	30.2	23.3	30.4	4	13.1	14.2	13.3	14.2
5	62.3	54.8	63.3	56.9	5	59.0	49.5	60.0	49.7	5	65.6	60.9	66.7	61.2
6	1.6	3.8	1.7	3.9	6	8.2	11.0	8.3	11.1	6	4.9	6.2	5.0	6.3
8	1.6	3.7	—	—	8	1.6	0.5	—	—	8	1.6	0.5	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
3b)	UW	W	UW	W	3d)	UW	W	UW	W	3f)	UW	W	UW	W
1	3.3	1.5	3.4	1.5	1	—	—	—	—	1	8.2	9.8	8.2	9.8
2	1.6	0.3	1.7	0.3	2	1.6	0.7	2.3	0.9	2	—	—	—	—
3	4.9	9.0	5.1	9.1	3	3.3	0.6	4.7	0.8	3	9.8	12.9	9.8	12.9
4	11.5	13.4	11.9	13.5	4	6.6	7.6	9.3	10.4	4	14.8	18.8	14.8	18.8
5	72.1	69.1	74.6	69.6	5	16.4	13.7	23.3	18.7	5	63.9	58.0	63.9	58.0
6	3.3	6.0	3.4	6.0	6	42.6	50.7	60.5	69.2	6	3.3	0.5	3.3	0.5
8	3.3	0.8	—	—	8	29.5	26.6	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										3g)	UW	W	UW	W
										1	4.9	7.4	5.1	7.5
										2	3.3	1.1	3.4	1.1
										3	9.8	15.0	10.2	15.1
										4	11.5	12.3	11.9	12.4
										5	52.5	49.8	54.2	50.2
										6	14.8	13.7	15.3	13.8
										8	3.3	0.7	—	—
										9	—	—	—	—

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	26.2	25.7	28.1	27.2
2=WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	67.2	68.9	—	—
8=DON'T KNOW	6.6	5.4	71.9	72.8
9=REFUSED	—	—	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 PLUS loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	62.3	60.6	63.3	62.0
2=SOMEWHAT SATISFIED	29.5	25.6	30.0	26.1
3=SOMEWHAT DISSATISFIED	4.9	9.1	5.0	9.3
4=VERY DISSATISFIED	1.6	2.6	1.7	2.6
8=DON'T KNOW	1.6	2.2	—	—
9=REFUSED	—	—	—	—

SECTION F: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior PLUS loan. I would like for you to think about the PLUS loan you received immediately before receiving your 1994-95 PLUS loan. By that I mean the most recent PLUS loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

		UW	W	UW	W
1=YES		18.1	17.8	20.3	20.0
2=NO	(SKIP TO Q.F7.)	71.1	71.5	79.7	80.0
8=DON'T KNOW	(SKIP TO Q.F7.)	10.8	10.6	—	—
9=REFUSED		—	—	—	—

2. Why did you decide to consolidate your PLUS loans? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH	13.3	31.8	14.3	33.3
02=MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH	53.3	36.9	57.1	38.7
03=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	—	—	—	—
04=WANT(ED) LOWER INTEREST PAYMENT	—	—	—	—
05=TO REHABILITATE LOAN (REMOVE FROM DEFAULT STATUS)	—	—	—	—
06=OTHER (PLEASE SPECIFY): ___________	26.7	26.8	28.6	28.0
88=DON'T KNOW	6.7	4.6	—	—
99=REFUSED	—	—	—	—

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=RELATIVE OR FRIEND	—	—	—	—
02=FINANCIAL AID OFFICE	—	—	—	—
03=DEPARTMENT OF EDUCATION	6.7	4.6	11.1	10.7
04=SERVICER	13.3	12.8	22.2	29.7
05=LENDER	20.0	9.3	33.3	21.5
06=GUARANTEE AGENCY	6.7	3.2	11.1	7.4
07=OTHER (PLEASE SPECIFY): _________	13.3	13.2	22.2	30.7
88=DON'T KNOW	13.3	23.5	—	—
99=REFUSED	26.7	33.5	—	—

4. Since you have consolidated your PLUS loans, are you more satisfied or less satisfied with the level of servicing you have received?

	UW	W	UW	W
1=MORE SATISFIED	60.0	31.7	60.0	31.7
2=LESS SATISFIED	—	—	—	—
3=NO DIFFERENCE	40.0	68.3	40.0	68.3
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).								
ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	**UW**	**W**	**UW**	**W**	**5c)**	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	6.7	3.9	7.1	4.8	1	13.3	5.2	14.3	6.4	1	—	—	—	—
2	6.7	9.9	7.1	12.1	2	6.7	9.9	7.1	12.1	2	13.3	13.8	14.3	16.9
3	—	—	—	—	3	6.7	9.6	7.1	11.8	3	—	—	—	—
4	6.2	2.5	7.1	3.0	4	—	—	—	—	4	6.7	2.5	7.1	3.0
5	53.3	38.7	57.1	47.4	5	40.0	26.7	42.9	32.6	5	53.3	38.7	57.1	47.4
6	20.0	26.8	21.4	32.7	6	26.7	30.3	28.6	37.1	6	20.0	26.8	21.4	32.7
8	6.7	18.2	—	—	8	6.7	18.2	—	—	8	6.7	18.2	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	6.7	3.9	7.1	4.8
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	—	—	—	—	3	—	—	—	—	3	13.3	19.5	14.3	23.9
4	6.7	9.6	7.1	11.8	4	6.7	1.8	9.1	2.6	4	13.3	12.1	14.3	14.8
5	66.7	45.4	71.4	55.5	5	20.0	14.0	27.3	20.7	5	40.0	19.5	42.9	23.8
6	20.0	26.8	21.4	32.7	6	46.7	51.9	63.6	76.7	6	20.0	26.8	21.4	32.7
8	6.7	18.2	—	—	8	26.7	32.3	—	—	8	6.7	18.2	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										5g)	**UW**	**U**	**UW**	**W**
										1	13.3	13.8	14.3	16.9
										2	6.7	9.6	7.1	11.8
										3	6.7	9.6	7.1	11.8
										4	6.7	2.5	7.1	3.0
										5	40.0	19.5	42.9	23.8
										6	20.0	26.8	21.4	32.7
										8	6.7	18.2	—	—
										9	—	—	—	—

6. What problems (if any) have you experienced with your 1994-95 PLUS loan consolidation? (CHECK ALL THAT APPLY.)

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=PROBLEMS WITH SERVICE REPRESENTATIVES	6.7	3.9	7.1	3.9	—	—	—	—	—	—	—	—
02=PROBLEMS WITH TIMELINESS	13.3	19.5	14.8	19.8	100.0	100.0	100.0	100.0	—	—	—	—
03=CONFUSED ABOUT TERMS OF CONSOLIDATION	—	—	—	—	—	—	—	—	—	—	—	—
04=OTHER	6.7	1.2	7.1	1.3	—	—	—	—	100.0	100.0	100.0	100.0
05=NONE	66.7	74.0	71.4	75.0	—	—	—	—	—	—	—	—
88=DON'T KNOW	6.7	1.4	—	—	—	—	—	—	—	—	—	—
99=REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

7. How did your overall experience in obtaining your 1994-95 PLUS loan compare with your experience in obtaining your prior PLUS loan? Was it more positive, less positive, or about the same?

		UW	W	UW	W
1=MORE POSITIVE		27.7	21.9	28.4	22.4
2=LESS POSITIVE		10.8	12.2	11.1	12.5
3=ABOUT THE SAME	(SKIP TO Q.F9.)	59.0	63.6	60.5	65.1
8=DON'T KNOW	(SKIP TO Q.F9.)	2.4	2.3	—	—
9=REFUSED	(SKIP TO Q.F9.)	—	—	—	—

8. Why do you consider your (1994-94/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN	6.3	4.8	6.9	5.1
02=THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER	25.0	31.8	27.6	33.6
03=THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED	12.5	19.4	13.8	20.5
04=I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN	3.1	5.0	3.4	5.3
05=SCHOOL SERVICE WAS BETTER	15.6	7.9	17.2	8.3
06=FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE	6.3	4.1	6.9	4.4
07=OTHER (PLEASE SPECIFY): ____________	21.9	21.4	24.1	22.7
88=DON'T KNOW	9.4	5.6	—	—
99=REFUSED	—	—	—	—

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

DEPARTMENT OF EDUCATION

9. Did you have any contact with (PARTY) regarding your previous PLUS loan?

		UW	W	UW	W
1=YES		12.0	11.2	12.8	11.6
2=NO	(SKIP TO NEXT PARTY)	81.9	85.0	87.2	88.4
8=DON'T KNOW	(SKIP TO NEXT PARTY)	6.0	3.8	—	—
9=REFUSED	(SKIP TO NEXT PARTY)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons:

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	40.0	31.1	40.0	31.1	1	—	—	—	—	1	—	—	—	—
2	60.0	68.9	60.0	68.9	2	100.0	100.0	100.0	100.0	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	**UW**	**W**	**UW**	**W**	**10d)**	**UW**	**W**	**UW**	**W**	**10f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	20.0	31.2	20.0	31.2
2	100.0	100.0	100.0	100.0	2	100.0	100.0	100.0	100.0	2	80.0	68.8	80.0	68.8
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior PLUS loan?								
ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	**UW**	**W**	**UW**	**W**	**11c)**	**UW**	**W**	**UW**	**W**	**11e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	30.0	30.6	30.0	30.6	3	10.0	15.8	10.0	15.8	3	10.0	15.8	10.0	15.8
4	20.0	19.5	20.0	19.5	4	30.0	28.0	30.0	28.0	4	40.0	33.2	40.0	33.2
5	40.0	41.4	40.0	41.4	5	60.0	56.2	60.0	56.2	5	50.0	51.0	50.0	51.0
6	10.0	8.5	10.0	8.5	6	—	—	—	—	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	**UW**	**W**	**UW**	**W**	**11d)**	**UW**	**W**	**UW**	**W**	**11f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	10.0	15.8	10.0	15.8	3	20.0	21.0	25.0	27.5	3	10.0	15.8	10.0	15.8
4	20.0	19.5	20.0	19.5	4	10.0	3.4	12.5	4.4	4	40.0	43.4	40.0	43.4
5	70.0	64.7	70.0	64.7	5	20.0	18.6	25.0	24.3	5	50.0	40.8	50.0	40.8
6	—	—	—	—	6	30.0	33.5	37.5	43.7	6	—	—	—	—
8	—	—	—	—	8	20.0	23.4	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

11g)	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	—	—	—	—
3	30.0	40.8	30.0	40.8
4	20.0	24.6	20.0	24.6
5	50.0	34.6	50.0	34.6
6	—	—	—	—
8	—	—	—	—
9	—	—	—	—

DEPARTMENT OF EDUCATION

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	30.0	17.1	33.3	20.2
2= WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	60.0	67.5	67.7	79.8
8=DON'T KNOW	10.0	15.4	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	50.0	44.7	50.0	44.7
2=SOMEWHAT SATISFIED	40.0	46.7	40.0	46.7
3=SOMEWHAT DISSATISFIED	10.0	8.5	10.0	8.5
4=VERY DISSATISFIED	—	—	—	—
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

OTHER SERVICE PROVIDERS

9. Did you have any contact with (PARTY) regarding your previous PLUS loan?

		UW	W	UW	W
1=YES		34.9	31.7	36.3	39.0
2=NO	(SKIP TO SECTION G.)	61.4	59.0	63.8	61.0
8=DON'T KNOW	(SKIP TO SECTION G.)	3.6	3.3	—	—
9=REFUSED	(SKIP TO SECTION G.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons:

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b Loan forbearance	1	2	8	9
c Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	48.3	57.2	50.0	60.0	1	10.3	7.2	10.7	7.6	1	—	—	—	—
2	48.3	38.1	50.0	40.0	2	86.2	88.1	89.3	92.4	2	96.6	95.3	100.0	100.0
8	3.4	4.7	—	—	3	3.4	4.7	—	—	8	3.4	4.7	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	UW	W	UW	W	10d)	UW	W	UW	W	10f)	UW	W	UW	W
1	10.3	12.5	10.7	13.1	1	10.3	16.3	10.7	17.1	1	20.7	32.5	21.4	34.1
2	86.2	82.8	89.3	86.9	2	86.2	79.1	89.3	82.9	2	75.9	62.8	78.6	65.9
8	3.4	4.7	—	—	8	3.4	4.7	—	—	8	3.4	4.7	—	—
9	—	—	—	—	9	—	—	—	—	—	—	—	—	—

OTHER SERVICE PROVIDERS

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	6.9	5.1	6.9	5.1	1	10.3	9.8	10.3	9.8	1	6.9	5.1	6.9	5.1
2	6.9	3.4	6.9	3.4	2	—	—	—	—	2	3.4	1.8	3.4	1.8
3	17.2	11.5	17.2	11.5	3	27.6	22.8	27.6	22.8	3	17.2	12.0	17.2	12.0
4	27.6	48.2	27.6	48.2	4	24.1	39.5	24.1	39.5	4	34.5	54.2	34.5	54.2
5	41.4	31.8	41.4	31.8	5	37.9	27.9	37.9	27.9	5	37.9	26.9	37.9	26.9
6	—	—	—	—	6	—	—	—	—	6	—	—	—	—
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	UW	W	UW	W	11d)	UW	W	UW	W	11f)	UW	W	UW	W
1	6.9	5.1	6.9	5.1	1	10.3	7.9	11.5	9.1	1	6.9	5.1	6.9	5.1
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	17.2	18.5	17.2	18.5	3	13.8	12.3	15.4	14.1	3	10.3	9.2	10.3	9.2
4	34.5	45.8	34.5	45.8	4	17.2	21.9	19.2	25.2	4	37.9	39.3	37.9	39.3
5	41.4	30.7	41.4	30.7	5	17.2	21.1	19.2	24.2	5	44.8	46.4	44.8	46.4
6	—	—	—	—	6	31.0	23.9	34.6	27.4	6	—	—	—	—
8	—	—	—	—	8	10.3	12.9	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										11g)	UW	W	UW	W
										1	6.9	6.4	7.1	6.6
										2	3.4	0.8	3.6	0.9
										3	27.6	20.9	28.6	21.5
										4	24.1	42.9	25.0	44.1
										5	31.0	21.4	32.1	22.0
										6	3.4	4.9	3.6	5.0
										8	3.4	2.7	—	—
										9	—	—	—	—

OTHER SERVICE PROVIDERS

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	58.6	60.0	65.4	64.8
2=WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	31.0	32.6	34.6	35.2
8=DON'T KNOW	10.3	7.4	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	44.8	42.4	44.8	42.4
2=SOMEWHAT SATISFIED	41.4	45.5	41.4	45.5
3=SOMEWHAT DISSATISFIED	6.9	6.7	6.9	6.7
4=VERY DISSATISFIED	6.9	5.4	6.9	5.4
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

SECTION G: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask . . .

1. Would you classify yourself as...?

	UW	**W**	**UW**	**W**
1=American Indian or Alaskan Native	1.3	1.2	1.3	1.3
2=Asian or Pacific Islander	3.8	1.9	3.9	1.9
3=Black, not of Hispanic origin	12.2	8.2	12.6	8.6
4=White, not of Hispanic origin	74.3	80.4	76.2	84.0
5=Hispanic	3.0	1.7	3.0	1.8
6=Other (Please specify):	3.0	2.3	3.0	2.4
9=REFUSED	2.5	4.3	—	—

2. GENDER OF RESPONDENT *(DO NOT ASK)*

	UW	**W**	**UW**	**W**
1=MALE	59.5	66.6	59.5	66.6
2=FEMALE	40.5	33.4	40.5	33.4

FFEL Parent Responses

BORROWER TELEPHONE SURVEY
FFEL PLUS BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Is your son/daughter presently a student at (SCHOOL NAME)?

	UW	W	UW	W
1=YES	71.8	69.8	72.0	69.9
2=NO	28.0	30.1	28.0	30.1
8=DON'T KNOW	—	—	—	—
9=REFUSED	0.2	0.1	—	—

2. Did your son/daughter attend (SCHOOL NAME) during the 1994-95 school year?

		UW	W	UW	W
1=YES		99.8	100.0	100.0	100.0
2=NO	(SKIP TO Q.A5.)	—	—	—	—
8=DON'T KNOW		0.2	0.0	—	—
9=REFUSED	(SKIP TO Q.A5.)	—	—	—	—

3. Did you have at least one Federal student loan for your son's/daughter's tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

		UW	W	UW	W
1=YES		100.0	100.0	100.0	100.0
2=NO	(TERMINATE INTERVIEW)	—	—	—	—
8=DON'T KNOW		—	—	—	—
9=REFUSED		—	—	—	—

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

		UW	W	UW	W
1=YES	(SKIP TO Q.A6.)	98.0	98.9	100.0	100.0
2=NO		—	—	—	—
8=DON'T KNOW	(SKIP TO Q.A6.)	2.0	1.1	—	—
9=REFUSED	(TERMINATE INTERVIEW)	—	—	—	—

5. Did you h*ave one of* the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

	YES	NO	DK	REF
a. Federal Direct Stafford Loan	1	2	8	9
b. Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c. Federal Family Stafford Loan	1	2	8	9
d. Federal Family Unsubsidized Stafford Loan	1	2	8	9
e. Federal Direct PLUS	1	2	8	9
f. Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

5a)	UW	W	UW	W	5d)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5e)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
5c)	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

6. Did you receive a PLUS loan prior to your 1994-95 PLUS loan?

	UW	W	UW	W
1=YES	45.3	45.6	48.5	49.1
2=NO	48.0	47.3	51.5	50.9
8=DON'T KNOW	6.5	6.9	—	—
9=REFUSED	0.2	0.2	—	—

(IF THE RESPONSE IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year? . . . Student . . .

	UW	W	UW	W
1=Still attending school, have started making loan payments (SKIP TO SECTION B.)	55.2	55.9	55.3	56.0
2=Still attending school, have not started making loan payments	16.8	14.4	16.8	14.4
3=Out of school, have started making loan payments (SKIP TO SECTION B.)	16.2	18.3	16.3	18.4
4=Out of school, have not started making loan payments	3.1	3.2	3.1	3.2
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)	6.5	6.0	6.5	6.0
6=Transferred to a new school, have not started making payments	2.0	2.0	2.0	2.0
8=DON'T KNOW	—	—	—	—
9=REFUSED (SKIP TO SECTION B.)	0.2	0.2	—	—

8. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994-95* school year?

	UW	W	UW	W
1=Loan is in deferment	—	—	—	—
2=Loan is in forbearance	87.6	90.7	93.8	96.4
3=Loan is in delinquent status (over 30 days but less than 6 months past due)	4.1	2.6	4.4	2.8
4=Loan is in default	1.7	0.7	1.8	0.8
8=DON'T KNOW	5.8	5.1	—	—
9=REFUSED	0.8	0.9	—	—

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 PLUS loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult, or very difficult?

	UW	W	UW	W
1=VERY EASY	32.9	37.4	33.4	38.0
2=SOMEWHAT EASY	44.4	42.6	45.1	43.3
3=SOMEWHAT DIFFICULT	16.8	14.6	17.1	14.8
4=VERY DIFFICULT	4.3	3.8	4.4	3.9
8=DON'T KNOW	1.6	1.5	—	—
9=REFUSED	—	—	—	—

2. In your opinion, did you receive your PLUS loan funds in a timely manner?

		UW	W	UW	W
1=YES	*(SKIP TO SECTION C.)*	88.4	89.0	89.4	89.5
2=NO		10.5	10.5	10.6	10.5
8=DON'T KNOW	*(SKIP TO SECTION C.)*	1.1	0.6	—	—
9=REFUSED	*(SKIP TO SECTION C.)*	—	—	—	—

3. Did the delay in receiving your loan funds have any of the following effects on your son/daughter . . . ?				
Effects	**YES**	**NO**	**DK**	**REF**
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused the student to drop out of school	1	2	8	9
d. Caused student to apply for a bridge loan (i.e., emergency loan) or extra financing	1	2	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W
1	27.6	26.9	27.6	26.9	1	3.4	8.9	3.4	8.9
2	72.4	73.1	72.4	73.1	2	96.6	91.1	96.6	91.1
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**3d)**	**UW**	**W**	**UW**	**W**
1	6.9	10.1	6.9	10.1	1	27.6	22.6	27.6	22.6
2	93.1	89.9	93.1	89.9	2	72.4	77.4	72.4	77.4
8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—

SECTION C: INFORMATION AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your financial aid contacts regarding your 1994-95 PLUS loan.

1. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 PLUS loan—very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education **(and its contractors—FDLP)**	1	2	3	4	8	9
Your lender **(FFEL)**	1	2	3	4	8	9
Your guarantee agency **(FFEL)**	1	2	3	4	8	9
Your loan servicer **(FFEL)**	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME) **(BOTH)**	1	2	3	4	8	9

ED	UW	W	UW	W	Servicer (FFEL)	UW	W	UW	W
1	24.5	26.1	34.0	36.6	1	35.9	33.2	48.4	45.0
2	39.2	38.2	54.3	53.5	2	33.0	34.4	44.5	46.8
3	6.7	5.7	9.3	7.9	3	3.1	4.1	4.1	5.6
4	1.8	1.5	2.5	2.0	4	2.2	1.9	2.9	2.6
8	27.3	28.2	—	—	8	25.6	26.3	—	—
9	0.5	0.3	—	—	9	0.2	0.0	—	—
Lender (FFEL)	**UW**	**W**	**UW**	**W**	**FAO**	**UW**	**W**	**UW**	**W**
1	44.6	39.3	51.7	45.3	1	47.3	50.5	52.0	54.4
2	35.0	38.8	40.6	44.7	2	27.8	28.6	30.6	30.8
3	4.3	5.5	5.0	6.3	3	8.3	8.0	9.1	8.6
4	2.3	3.2	2.7	3.7	4	7.6	5.8	8.3	6.2
8	13.5	13.1	—	—	8	8.8	7.1	—	—
9	0.2	0.0	—	—	9	0.2	0.0	—	—
GA (FFEL)	**UW**	**W**	**UW**	**W**					
1	28.5	25.8	46.7	43.7					
2	28.2	29.1	46.2	49.3					
3	3.2	2.6	5.3	4.5					
4	1.1	1.5	1.8	2.6					
8	38.8	40.9	—	—					
9	0.2	0.0	—	—					

2. Are you familiar with the toll-free customer service telephone number that has been provided to assist borrowers with current questions or problems regarding their student loans?

	UW	W	UW	W
1=YES	50.2	53.6	51.3	54.6
2=NO	47.7	44.7	48.7	45.4
8=DON'T KNOW	2.2	1.7	—	—
9=REFUSED	—	—	—	—

(PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
(1-800-4FED-AID)

3. Whom would you most likely call to report a change of address?

	UW	W	UW	W
1=SCHOOL FINANCIAL AID OFFICE	15.3	14.2	17.3	16.0
2=TOLL-FREE CUSTOMER SERVICE NUMBER	8.3	10.7	9.3	12.1
3=DEPARTMENT OF EDUCATION	0.5	0.7	0.6	0.8
4=THE SERVICER	23.6	23.9	26.6	27.0
5=THE LENDER	31.9	30.8	36.0	34.7
6=THE GUARANTEE AGENCY	1.6	1.1	1.8	1.2
7=OTHER (PLEASE SPECIFY): _________	7.4	7.4	8.3	8.3
8=DON'T KNOW	11.2	11.4	—	—
9=REFUSED	—	—	—	—

4. Which of the following would you consider the three most positive aspects of your 1994-95 PLUS loan experience?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01=Timeliness of loan funds	22.9	24.1	24.5	25.8	27.9	29.2	27.9	29.2	18.2	16.7	18.2	16.7
02=Accuracy of loan funds	13.0	13.1	13.9	14.0	23.6	25.5	23.6	25.5	25.6	25.5	25.6	25.5
03=Contacts with the Department of Education	1.6	2.4	1.7	2.6	3.9	2.7	3.9	2.7	2.3	3.2	2.3	3.2
04=Contacts with the servicer	4.2	3.6	4.4	3.8	10.5	11.1	10.5	11.1	—	—	—	—
05=Contacts with the financial aid office	26.4	27.3	28.2	29.1	18.6	16.6	18.6	16.6	—	—	—	—
06=Contacts with the lender	17.3	16.0	18.5	17.1	12.0	10.8	12.0	10.8	17.4	17.5	17.4	17.5
07=Contacts with the guarantee agency	2.0	1.1	2.1	1.2	3.5	4.1	3.5	4.1	5.0	2.5	5.0	2.5
08=Entrance counseling	—	—	—	—	—	—	—	—	9.7	7.7	9.7	7.7
09=Exit counseling (if applicable)	—	—	—	—	—	—	—	—	20.2	24.6	20.2	24.6
10=Other (Please specify): _________	0.5	0.3	0.6	0.4	—	—	—	—	1.6	2.2	1.6	2.2
11=NONE	5.6	5.6	6.0	6.0	—	—	—	—	—	—	—	—
88=DON'T KNOW	6.3	6.1	—	—	—	—	—	—	—	—	—	—
99-REFUSED	0.2	0.3	—	—	—	—	—	—	—	—	—	—

5. Have you experienced any specific problems with the following aspects of your 1994-95 PLUS loan?				
PROBLEMS	**YES**	**NO**	**DK**	**REF**
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for the student to transfer from one school to another	1	2	8	9

5a)	**UW**	**W**	**UW**	**W**	**5c)**	**UW**	**W**	**UW**	**W**
1	15.7	13.5	15.8	13.6	1	13.9	14.7	14.2	15.0
2	83.8	86.1	84.2	86.4	2	83.9	83.0	85.8	85.0
8	0.5	0.4	—	—	8	2.2	2.4	—	—
9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**
1	10.1	9.9	10.4	10.1	1	5.4	5.3	7.8	8.0
2	87.5	88.1	89.6	89.9	2	63.9	60.8	92.2	92.0
8	2.3	1.9	—	—	8	30.7	33.9	—	—
9	—	—	—	—	9	—	—	—	—

SECTION D: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 PLUS loan.

1. First of all, what is the approved amount of your PLUS loan for the 1994-95 academic year?

	UW	W	UW	W
1=AMOUNT ________	31.6	33.1	39.3	41.7
2=PROBE AMOUNT________	48.7	46.2	60.7	58.3
8=DON'T KNOW	18.4	18.5	—	—
9=REFUSED	1.3	2.3	—	—

(PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 194-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MORE RECENT LOAN.)

2. What is your current interest rate for your 1994-95 PLUS loan?

	UW	W	UW	W
1=RATE ________	50.6	51.5	100.0	100.0
8=DON'T KNOW	49.0	47.6	—	—
9=REFUSED	0.4	0.9	—	—

(PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MORE RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your PLUS loans incurred while your son/daughter is/was attending school?

	UW	W	UW	W
1=YEARS ________	79.8	78.0	98.7	99.3
2=ALREADY PAID	1.1	0.5	1.3	0.7
8=DON'T KNOW	19.1	21.5	—	—
9=REFUSED	—	—	—	—

(PROBE FOR APPROXIMATE NUMBER OF YEARS.)

4. Can you please tell me three possible consequences of defaulting on your 1994-95 PLUS loan?

	First				Second				Third			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
1=ADVERSE CREDIT REPORTS	29.9	26.1	55.4	50.6	18.8	41.0	18.8	41.0	12.5	17.1	12.5	17.1
2=GARNISHMENT OF WAGES	2.6	2.2	4.8	4.3	31.3	13.0	31.3	13.0	18.8	20.3	18.8	20.3
3=LITIGATION	6.5	7.3	12.0	14.1	12.5	9.5	12.5	9.5	25.0	22.0	25.0	22.0
4=GOVERNMENT KEEPS LOTTERY WINNINGS	—	—	—	—	—	—	—	—	—	—	—	—
5=GOVERNMENT KEEPS INCOME-TAX REFUNDS	9.1	12.7	16.9	24.6	6.3	1.0	6.3	1.0	12.5	2.9	12.5	2.9
6=OTHER (PLEASE SPECIFY): ________	5.8	3.3	10.8	6.4	31.3	35.5	31.3	35.5	31.3	37.7	31.3	37.7
8=DON'T KNOW	46.1	48.4	—	—	—	—	—	—	—	—	—	—
9-REFUSED	—	—	—	—	—	—	—	—	—	—	—	—

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with **the Department of Education and its contractors** (the Department of Education, your servicing agency, your lender and /or your guarantee agency) regarding your 1994-95 PLUS loan.

*ASK Q.E1 THROUGH Q.E5 FOR THE **DEPARTMENT OF EDUCATION AND ITS CONTRACTORS (FDLP)—FOR THE DEPARTMENT OF EDUCATION** AND **OTHER SERVICE PROVIDERS** (i.e., THE LENDER, SERVICER, AND/OR GUARANTEE AGENCY)—**(FFEL)**.*

DEPARTMENT OF EDUCATION

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?

		UW	W	UW	W
1=YES		6.9	5.2	7.1	5.3
2=NO	(SKIP TO NEXT PARTY OR SECTION F.)	89.4	91.3	92.9	94.7
8=DON'T KNOW	(SKIP TO NEXT PARTY OR SECTION F.)	3.8	3.6	—	—
9=REFUSED	(SKIP TO NEXT PARTY OR SECTION F.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 PLUS loan?

	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ________	1	2	8	9

2a)	UW	W	UW	W	2c)	UW	W	UW	W	2e)	UW	W	UW	W
1	28.9	23.6	28.9	23.6	1	10.5	7.0	10.5	7.0	1	2.6	3.6	2.6	3.6
2	71.1	76.4	71.1	76.4	2	89.5	93.0	89.5	93.0	2	97.4	96.4	97.4	96.4
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	UW	W	UW	W	2d)	UW	W	UW	W	2f)	UW	W	UW	W
1	13.2	9.1	13.2	9.1	1	5.3	5.1	5.3	5.1	1	7.9	23.2	7.9	23.2
2	86.8	90.9	86.8	90.9	2	94.7	94.9	94.7	94.9	2	92.1	76.8	92.1	76.8
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	UW	W	UW	W	3c)	UW	W	UW	W	3e)	UW	W	UW	W
1	5.3	9.1	5.6	9.4	1	5.3	7.8	5.9	8.8	1	5.3	5.1	5.6	5.3
2	5.3	4.2	5.6	4.4	2	5.3	7.5	5.9	8.5	2	—	—	—	—
3	15.8	17.0	16.7	17.6	3	7.9	4.4	8.8	4.9	3	13.2	14.4	13.9	15.0
4	15.8	10.5	16.7	10.9	4	15.8	25.2	17.6	28.5	4	15.8	5.5	16.7	5.7
5	47.4	50.5	50.0	52.4	5	44.7	35.0	50.0	39.6	5	57.9	66.9	61.1	69.4
6	5.3	5.2	5.6	5.3	6	10.5	8.6	11.8	9.8	6	2.6	4.6	2.8	4.7
8	5.3	3.6	—	—	8	10.5	11.6	—	—	8	5.3	3.6	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
3b)	UW	W	UW	W	3d)	UW	W	UW	W	3f)	UW	W	UW	W
1	2.6	3.6	2.8	3.8	1	5.3	3.1	6.9	4.3	1	2.6	3.6	2.7	3.7
2	—	—	—	—	2	5.3	6.0	6.9	8.2	2	—	—	—	—
3	10.5	13.1	11.1	13.6	3	7.9	10.0	10.3	13.7	3	13.2	14.2	13.5	14.5
4	15.8	18.2	16.7	18.9	4	2.6	2.5	3.4	3.4	4	26.3	17.5	27.0	17.9
5	63.2	56.9	66.7	59.0	5	28.9	32.9	37.9	45.1	5	55.3	62.7	56.8	63.9
6	2.6	4.6	2.8	4.7	6	26.3	18.5	34.5	25.3	6	—	—	—	—
8	5.3	3.6	—	—	8	23.7	27.0	—	—	8	2.6	1.9	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										3g)	UW	W	UW	W
										1	5.3	1.0	5.6	1.0
										2	7.9	6.6	8.3	6.9
										3	18.4	17.2	19.4	17.9
										4	10.5	6.8	11.1	7.1
										5	50.0	60.2	52.8	62.4
										6	2.6	4.6	2.8	4.7
										8	5.3	3.6	—	—
										9	—	—	—	—

DEPARTMENT OF EDUCATION

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	60.5	49.3	67.6	56.6
2=WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	28.9	37.9	32.4	43.4
8=DON'T KNOW	10.5	12.8	—	—
9=REFUSED	—	—	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 PLUS loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	57.9	60.0	61.1	64.2
2=SOMEWHAT SATISFIED	28.9	28.6	30.6	30.6
3=SOMEWHAT DISSATISFIED	—	—	—	—
4=VERY DISSATISFIED	7.9	4.9	8.3	5.3
8=DON'T KNOW	5.3	6.4	—	—
9=REFUSED	—	—	—	—

OTHER SERVICE PROVIDERS

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?		UW	W	UW	W
1=YES		40.6	39.1	42.1	40.6
2=NO	(SKIP TO SECTION F.)	56.0	57.3	57.9	59.4
8=DON'T KNOW	(SKIP TO SECTION F.)	3.4	3.6	—	—
9=REFUSED	(SKIP TO SECTION F.)	—	—	—	—

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 PLUS loan?	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b. Loan forbearance	1	2	8	9
c. Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify) ________	1	2	8	9

2a)	UW	W	UW	W	2c)	UW	W	UW	W	2e)	UW	W	UW	W
1	28.4	31.9	28.4	31.9	1	8.0	7.3	8.0	7.3	1	2.2	1.8	2.2	1.8
2	71.6	68.1	71.6	68.1	2	92.0	92.7	92.0	92.7	2	97.8	98.2	97.8	98.2
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
2b)	**UW**	**W**	**UW**	**W**	**2d)**	**UW**	**W**	**UW**	**W**	**2f)**	**UW**	**W**	**UW**	**W**
1	12.0	12.9	12.0	12.9	1	8.0	6.1	8.0	6.1	1	16.4	13.2	16.6	13.3
2	88.0	87.1	88.0	87.1	2	91.6	93.8	92.0	93.9	2	82.7	85.6	83.4	86.7
8	—	—	—	—	8	0.4	0.0	—	—	3	0.9	1.3	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

OTHER SERVICE PROVIDERS

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 PLUS loan?								
ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	.8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

3a)	**UW**	**W**	**UW**	**W**	**3c)**	**UW**	**W**	**UW**	**W**	**3e)**	**UW**	**W**	**UW**	**W**
1	3.6	4.1	3.6	4.1	1	3.1	5.0	3.2	5.2	1	3.1	3.4	3.1	3.4
2	5.3	6.0	5.3	6.0	2	4.4	3.0	4.6	3.2	2	5.3	7.8	5.4	7.9
3	14.2	15.0	14.2	15.0	3	9.3	12.2	9.7	12.8	3	10.7	10.6	10.8	10.7
4	29.3	32.3	29.3	32.3	4	24.4	23.1	25.3	24.1	4	28.9	26.2	29.1	26.3
5	47.1	42.4	47.1	42.4	5	50.2	49.8	52.1	52.0	5	50.2	51.3	50.7	51.5
6	0.4	0.1	0.4	0.1	6	4.9	2.6	5.1	2.7	6	0.9	0.2	0.9	0.2
8	—	—	—	—	8	3.6	4.3	—	—	8	0.9	0.5	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
3b)	**UW**	**W**	**UW**	**W**	**3d)**	**UW**	**W**	**UW**	**W**	**3f)**	**UW**	**W**	**UW**	**W**
1	2.7	4.7	2.7	4.7	1	2.7	5.6	3.5	7.3	1	2.2	3.0	2.2	3.0
2	1.8	2.1	1.8	2.1	2	1.8	2.1	2.3	2.8	2	4.9	3.2	4.9	3.2
3	7.1	7.6	7.1	7.6	3	4.0	7.4	5.2	9.6	3	8.4	8.2	8.5	8.3
4	26.2	22.2	26.3	22.3	4	9.8	8.7	12.8	11.3	4	28.9	30.3	29.1	30.6
5	60.4	62.9	60.7	63.0	5	21.3	17.7	27.9	23.0	5	53.3	53.7	53.8	54.3
6	1.3	0.3	1.3	0.3	6	36.9	35.4	48.3	46.1	6	1.3	0.6	1.3	0.6
8	0.4	0.2	—	—	8	23.6	23.1	—	—	8	0.9	1.0	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										3g)	**UW**	**W**	**UW**	**W**
										1	5.8	2.1	5.9	2.1
										2	4.0	4.2	4.1	4.3
										3	12.0	14.9	12.2	15.2
										4	24.9	26.2	25.3	26.7
										5	49.8	47.8	50.7	48.7
										6	1.8	2.9	1.8	3.0
										8	1.8	1.8	—	—
										9	—	—	—	—

OTHER SERVICE PROVIDERS

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the **Department of Education and its contractors** (the Department of Education/other service providers—FFEL) during the application process or during repayment?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	58.7	53.7	62.3	56.4
2=WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	35.6	41.4	37.7	43.6
8=DON'T KNOW	5.8	4.9	—	—
9=REFUSED	—	—	—	—

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 PLUS loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	54.7	48.6	54.9	49.2
2=SOMEWHAT SATISFIED	34.2	38.0	34.4	38.5
3=SOMEWHAT DISSATISFIED	8.0	8.7	8.0	8.8
4=VERY DISSATISFIED	2.7	3.5	2.7	3.5
8=DON'T KNOW	0.4	1.1	—	—
9=REFUSED	—	—	—	—

SECTION F: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior PLUS loan. I would like for you to think about the PLUS loan you received immediately before receiving your 1994-95 PLUS loan. By that I mean the most recent PLUS loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

		UW	W	UW	W
1=YES		27.9	30.8	30.2	32.6
2=NO	(SKIP TO Q.F7.)	64.9	63.6	69.8	67.4
8=DON'T KNOW	(SKIP TO Q.F7.)	7.6	5.6	—	—
9=REFUSED		—	—	—	—

2. Why did you decide to consolidate your PLUS loans? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH	1.4	1.9	1.5	2.1
02=MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH	55.7	47.8	60.0	52.2
03=OPTION RECOMMENDED BY A RELATIVE OR FRIEND	—	—	—	—
04=WANT(ED) LOWER INTEREST PAYMENT	—	—	—	—
05=TO REHABILITATE LOAN (REMOVE FROM DEFAULT STATUS)	—	—	—	—
06=OTHER (PLEASE SPECIFY): ___________	35.7	41.9	38.5	45.7
88=DON'T KNOW	7.1	8.4	—	—
99=REFUSED	—	—	—	—

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

	First				Second			
	UW	W	UW	W	UW	W	UW	W
01=RELATIVE OR FRIEND	—	—	—	—	—	—	—	—
02=FINANCIAL AID OFFICE	—	—	—	—	—	—	—	—
03=DEPARTMENT OF EDUCATION	5.7	3.2	10.3	6.7	—	—	—	—
04=SERVICER	4.3	3.0	7.7	6.3	—	—	—	—
05=LENDER	1.4	5.5	2.6	11.5	—	—	—	—
06=GUARANTEE AGENCY	21.4	14.5	38.5	30.1	—	—	—	—
07=OTHER (PLEASE SPECIFY): ___________	22.9	21.8	41.0	45.4	100.0	100.0	100.0	100.0
88=DON'T KNOW	18.6	18.9	—	—	—	—	—	—
99=REFUSED	25.7	33.1	—	—	—	—	—	—

4. Since you have consolidated your PLUS loans, are you more satisfied or less satisfied with the level of servicing you have received?

	UW	W	UW	W
1=MORE SATISFIED	40.0	45.3	41.2	48.5
2=LESS SATISFIED	—	—	—	—
3=NO DIFFERENCE	57.1	48.0	58.8	51.5
8=DON'T KNOW	2.9	6.7	—	—
9=REFUSED	—	—	—	—

DEPARTMENT OF EDUCATION

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	UW	W	UW	W	5c)	UW	W	UW	W	5e)	UW	W	UW	W
1	1.4	1.7	2.3	2.8	1	1.4	1.7	2.6	3.4	1	2.9	2.1	5.0	3.7
2	1.4	0.7	2.3	1.1	2	2.9	3.6	5.1	7.0	2	2.9	3.8	5.0	6.8
3	5.7	5.7	9.1	9.2	3	4.3	2.5	7.7	5.0	3	5.7	5.6	10.0	10.0
4	11.4	8.8	18.2	14.3	4	7.1	7.3	12.8	14.4	4	7.1	5.0	12.5	8.9
5	14.3	22.1	22.7	36.0	5	11.4	12.9	20.5	25.5	5	14.3	18.8	25.0	33.6
6	28.6	22.5	45.5	36.6	6	28.6	22.7	51.3	44.6	6	24.3	20.6	42.5	36.9
8	37.1	38.6	—	—	8	44.3	49.2	—	—	8	42.9	44.2	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
5b)	**UW**	**W**	**UW**	**W**	**5d)**	**UW**	**W**	**UW**	**W**	**5f)**	**UW**	**W**	**UW**	**W**
1	2.9	1.9	5.0	3.7	1	2.9	2.4	5.4	4.5	1	2.9	3.5	4.9	5.8
2	1.4	3.1	2.5	6.1	2	1.4	3.1	2.7	5.7	2	4.3	4.7	7.3	7.9
3	4.3	2.5	7.5	5.0	3	2.9	1.9	5.4	3.6	3	2.9	1.9	4.9	3.2
4	8.6	5.5	15.0	10.8	4	1.4	0.5	2.7	0.8	4	5.7	6.9	9.8	11.5
5	15.7	16.6	27.5	32.6	5	10.0	15.3	18.9	28.2	5	18.6	23.3	31.7	38.8
6	24.3	21.3	42.5	41.8	6	34.3	31.1	64.9	57.2	6	24.3	19.7	41.5	32.8
8	42.9	49.1	—	—	8	47.1	45.7	—	—	8	41.4	40.0	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										5g)	**UW**	**U**	**UW**	**W**
										1	2.9	1.8	5.0	3.2
										2	1.4	3.1	2.5	5.4
										3	4.3	2.5	7.5	4.4
										4	5.7	6.6	10.0	11.4
										5	17.1	22.9	30.0	39.3
										6	25.7	21.2	45.0	36.4
										8	42.9	41.8	—	—
										9	—	—	—	—

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OTHER SERVICE PROVIDERS

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

5a)	UW	W	UW	W	5c)	UW	W	UW	W	5e)	UW	W	UW	W
1	1.4	0.7	2.2	1.3	1	2.9	2.6	4.3	4.4	1	4.3	2.5	6.5	4.2
2	2.9	4.7	4.4	8.9	2	2.9	4.7	4.3	7.9	2	2.9	3.8	4.3	6.5
3	7.1	4.8	11.1	9.0	3	11.4	9.5	17.4	15.8	3	11.4	11.8	17.4	20.1
4	10.0	15.5	15.6	29.1	4	12.9	20.4	19.6	33.8	4	10.0	10.3	15.2	17.5
5	31.4	22.4	48.9	42.2	5	22.9	17.6	34.8	29.2	5	27.1	25.6	41.3	43.6
6	11.4	5.0	17.8	9.5	6	12.9	5.4	19.6	8.9	6	10.0	4.7	15.2	8.0
8	35.7	46.8	—	—	8	34.3	39.8	—	—	8	34.3	41.3	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
5b)	UW	W	UW	W	5d)	UW	W	UW	W	5f)	UW	W	UW	W
1	2.9	2.1	4.3	3.6	1	4.3	2.6	7.3	4.9	1	1.4	1.7	2.2	3.0
2	1.4	3.1	2.1	5.2	2	2.9	3.8	4.9	7.1	2	4.3	5.4	6.7	9.3
3	8.6	11.0	12.8	18.3	3	4.3	6.9	7.3	12.9	3	8.6	9.4	13.3	16.1
4	12.9	17.9	19.1	29.8	4	4.3	4.1	7.3	7.7	4	15.7	18.4	24.4	31.5
5	30.0	20.9	44.7	34.8	5	17.1	15.3	29.3	28.5	5	22.9	18.3	35.6	31.4
6	11.4	5.0	17.0	8.4	6	25.7	20.8	43.9	38.9	6	11.4	5.0	17.8	8.6
8	32.9	40.0	—	—	8	41.4	46.5	—	—	8	35.7	41.7	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										5g)	UW	U	UW	W
										1	2.9	3.1	4.3	5.2
										2	2.9	3.8	4.3	6.4
										3	8.6	8.6	13.0	14.4
										4	15.7	21.2	23.9	35.5
										5	24.3	18.0	37.0	30.1
										6	11.4	5.0	17.4	8.4
										8	34.3	40.3	—	—
										9	—	—	—	—

6. What problems (if any) have you experienced with your 1994-95 PLUS loan consolidation? (CHECK ALL THAT APPLY.)

	UW	W	UW	W
01=PROBLEMS WITH SERVICE REPRESENTATIVES	1.4	0.7	1.4	0.7
02=PROBLEMS WITH TIMELINESS	—	—	—	—
03=CONFUSED ABOUT TERMS OF CONSOLIDATION	1.4	1.4	1.4	1.4
04=OTHER	5.7	3.9	5.7	3.9
05=NONE	91.4	94.0	91.4	94.0
88=DON'T KNOW	—	—	—	—
99=REFUSED	—	—	—	—

7. How did your overall experience in obtaining your 1994-95 PLUS loan compare with your experience in obtaining your prior PLUS loan? Was it more positive, less positive, or about the same?

		UW	W	UW	W
1=MORE POSITIVE		21.5	19.4	22.2	20.1
2=LESS POSITIVE		7.2	7.3	7.4	7.6
3=ABOUT THE SAME	(SKIP TO Q.F9.)	68.1	69.5	70.4	72.2
8=DON'T KNOW	(SKIP TO Q.F9.)	3.2	3.7	—	—
9=REFUSED	(SKIP TO Q.F9.)	—	—	—	—

8. Why do you consider your (1994-94/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

	First				Second				Third				Fourth				Fifth			
	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W	UW	W
01= I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN	31.9	23.2	32.9	24.1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
02= THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER	18.1	24.3	18.6	25.3	—	—	—	—	—	—	—	—	100.0	100.0	100.0	100.0	—	—	—	—
03= THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED	8.3	11.3	8.6	11.8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
04= I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN	1.4	1.4	1.4	1.5	100.0	100.0	100.0	100.0	—	—	—	—	—	—	—	—	—	—	—	—
05= SCHOOL SERVICE WAS BETTER	9.7	6.9	10.0	7.2	—	—	—	—	100.0	100.0	100.	100.0	—	—	—	—	—	—	—	—
06= FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE	4.2	1.6	4.3	1.7	—	—	—	—	—	—	—	—	—	—	—	—	100.0	100.0	100.0	100.0
07= OTHER (PLEASE SPECIFY): ______	23.6	27.2	24.3	28.4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
88= DON'T KNOW	1.4	1.4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
99= REFUSED	1.4	2.6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

DEPARTMENT OF EDUCATION

9. Did you have any contact with (PARTY) regarding your previous PLUS loan?

		UW	W	UW	W
1=YES		4.8	4.3	5.0	4.4
2=NO	(SKIP TO NEXT PARTY.)	91.6	93.5	95.0	95.6
8=DON'T KNOW	(SKIP TO NEXT PARTY.)	3.6	2.2	—	—
9=REFUSED	(SKIP TO NEXT PARTY.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons:

REASONS		YES	NO	DK	REF
a.	Loan deferment	1	2	8	9
b	Loan forbearance	1	2	8	9
c	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	33.3	35.6	33.3	35.6	1	—	—	—	—	1	—	—	—	—
2	66.7	64.4	66.7	64.4	2	100.0	100.0	100.0	100.0	2	100.0	100.0	100.0	100.0
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	**UW**	**W**	**UW**	**W**	**10d)**	**UW**	**W**	**UW**	**W**	**10f)**	**UW**	**W**	**UW**	**W**
1	8.3	12.3	8.3	12.3	1	16.7	16.1	16.7	16.1	1	25.0	16.6	25.0	16.6
2	91.7	87.7	91.7	87.7	2	83.3	83.9	83.3	83.9	2	75.0	83.4	75.0	83.4
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

DEPARTMENT OF EDUCATION

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	8.3	39.0	9.1	40.0	3	25.0	45.2	25.0	45.2	3	—	—	—	—
4	50.0	34.1	54.5	34.9	4	50.0	22.9	50.0	22.9	4	41.7	69.2	41.7	69.2
5	33.3	24.5	36.4	25.1	5	25.0	31.8	25.0	31.8	5	58.3	30.8	58.3	30.8
6	—	—	—	—	6	—	—	—	—	6	—	—	—	—
8	8.3	2.4	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
11b)	**UW**	**W**	**UW**	**W**	**11d)**	**UW**	**W**	**UW**	**W**	**11f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	—	—	—	—	1	—	—	—	—
2	—	—	—	—	2	—	—	—	—	2	—	—	—	—
3	—	—	—	—	3	—	—	—	—	3	8.3	3.7	8.3	3.7
4	50.0	70.0	54.5	71.8	4	33.3	27.9	40.0	29.5	4	50.0	70.0	50.0	70.0
5	41.7	27.5	45.5	28.2	5	25.0	22.2	30.0	23.5	5	41.7	26.3	41.7	26.3
6	—	—	—	—	6	25.0	44.4	30.0	47.0	6	—	—	—	—
8	8.3	2.4	—	—	8	16.7	5.5	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

11g)	UW	W	UW	W
1	—	—	—	—
2	—	—	—	—
3	8.3	3.7	8.3	3.7
4	41.7	57.9	41.7	57.9
5	50.0	38.4	50.0	38.4
6	—	—	—	—
8	—	—	—	—
9	—	—	—	—

DEPARTMENT OF EDUCATION

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	66.7	70.0	66.7	70.0
2= WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	33.3	30.0	33.3	30.0
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	75.0	71.6	75.0	71.6
2=SOMEWHAT SATISFIED	25.0	28.4	25.0	28.4
3=SOMEWHAT DISSATISFIED	—	—	—	—
4=VERY DISSATISFIED	—	—	—	—
8=DON'T KNOW	—	—	—	—
9=REFUSED	—	—	—	—

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION, AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER, AND/OR GUARANTEE AGENCY).

OTHER SERVICE PROVIDERS

9. Did you have any contact with (PARTY) regarding your previous PLUS loan?

		UW	W	UW	W
1=YES		22.7	20.7	23.8	21.5
2=NO	(SKIP TO SECTION G.)	72.9	75.4	76.3	78.5
8=DON'T KNOW	(SKIP TO SECTION G.)	4.4	3.9	—	—
9=REFUSED	(SKIP TO SECTION G.)	—	—	—	—

10. Have you contacted (PARTY) for any of the following reasons:

REASONS	YES	NO	DK	REF
a. Loan deferment	1	2	8	9
b Loan forbearance	1	2	8	9
c Change of address	1	2	8	9
d. Loan delinquency	1	2	8	9
e. Loan default	1	2	8	9
f. Loan consolidation	1	2	8	9
g. Other (Please specify)	1	2	8	9

10a)	UW	W	UW	W	10c)	UW	W	UW	W	10e)	UW	W	UW	W
1	42.1	35.0	42.1	35.0	1	5.3	14.2	5.3	14.2	1	1.8	1.3	1.8	1.3
2	57.9	65.0	57.9	65.0	2	94.7	85.8	94.7	85.8	2	98.2	98.7	98.2	9.7
8	—	—	—	—	8	—	—	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
10b)	**UW**	**W**	**UW**	**W**	**10d)**	**UW**	**W**	**UW**	**W**	**10f)**	**UW**	**W**	**UW**	**W**
1	10.5	6.9	10.5	6.9	1	7.0	4.9	7.3	5.1	1	26.3	33.9	26.8	34.4
2	89.5	93.1	89.5	93.1	2	89.5	91.3	92.7	94.9	2	71.9	64.6	73.2	65.6
8	—	—	—	—	8	3.5	3.8	—	—	8	1.8	1.5	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—

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OTHER SERVICE PROVIDERS

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

11a)	UW	W	UW	W	11c)	UW	W	UW	W	11e)	UW	W	UW	W
1	—	—	—	—	1	1.8	5.1	1.8	5.2	1	1.8	1.5	1.8	1.5
2	7.0	5.7	7.1	5.8	2	1.8	0.6	1.8	0.6	2	5.3	2.9	5.3	2.9
3	12.3	11.8	12.5	12.0	3	8.8	10.6	8.9	10.7	3	10.5	5.3	10.5	5.3
4	33.3	40.1	33.9	40.7	4	33.3	31.3	33.9	31.5	4	31.6	41.9	31.6	41.9
5	42.1	36.8	42.9	37.3	5	49.1	47.6	50.0	47.9	5	49.1	45.8	49.1	45.8
6	3.5	4.1	3.6	4.2	6	3.5	4.1	3.9	4.1	6	1.8	2.6	1.8	2.6
8	1.8	1.4	—	—	8	1.8	0.7	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	8	—	—	—	—
11b)	**UW**	**W**	**UW**	**W**	**11d)**	**UW**	**W**	**UW**	**W**	**11f)**	**UW**	**W**	**UW**	**W**
1	—	—	—	—	1	1.8	8.1	2.2	9.9	1	1.8	1.9	1.8	1.9
2	—	—	—	—	2	3.5	2.4	4.4	2.9	2	3.5	2.4	3.5	2.4
3	8.8	4.9	8.9	4.9	3	7.0	7.0	8.9	8.5	3	7.0	3.3	7.0	3.3
4	33.3	40.6	33.9	40.9	4	19.3	9.5	24.4	11.6	4	29.8	38.8	29.8	38.8
5	52.6	49.7	53.6	50.0	5	24.6	26.5	31.1	32.3	5	54.4	49.5	54.4	49.5
6	3.5	4.1	3.6	4.1	6	22.8	28.5	28.9	34.8	6	3.5	4.1	3.5	4.1
8	1.8	0.7	—	—	8	21.1	18.0	—	—	8	—	—	—	—
9	—	—	—	—	9	—	—	—	—	9	—	—	—	—
										11g)	**UW**	**W**	**UW**	**W**
										1	—	—	—	—
										2	7.0	4.9	7.0	4.9
										3	8.8	8.8	8.8	8.8
										4	29.8	39.3	29.8	39.3
										5	50.9	42.9	50.9	42.9
										6	3.5	4.1	3.5	4.1
										8	—	—	—	—
										9	—	—	—	—

OTHER SERVICE PROVIDERS

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

	UW	W	UW	W
1=DURING THE APPLICATION PROCESS	66.7	59.0	71.7	63.7
2=WHILE IN SCHOOL	—	—	—	—
3=DURING REPAYMENT	26.3	33.6	28.3	36.3
8=DON'T KNOW	7.0	7.3	—	—
9=REFUSED	—	—	—	—

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	UW	W	UW	W
1=VERY SATISFIED	52.6	39.1	53.6	39.4
2=SOMEWHAT SATISFIED	36.8	52.9	37.5	53.3
3=SOMEWHAT DISSATISFIED	7.0	5.9	7.1	5.9
4=VERY DISSATISFIED	1.8	1.3	1.8	1.4
8=DON'T KNOW	1.8	0.7	—	—
9=REFUSED	—	—	—	—

SECTION G: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask . . .

1. Would you classify yourself as...?

	UW	W	UW	W
1=American Indian or Alaskan Native	2.0	1.5	2.1	1.6
2=Asian or Pacific Islander	3.1	3.1	3.2	3.3
3=Black, not of Hispanic origin	6.5	7.7	6.8	8.0
4=White, not of Hispanic origin	79.1	78.3	82.3	81.6
5=Hispanic	4.0	4.6	4.1	4.8
6=Other (Please specify):	1.4	0.7	1.5	0.8
9=REFUSED	4.0	4.1	—	—

2. GENDER OF RESPONDENT *(DO NOT ASK.)*

	UW	W	UW	W
1=MALE	57.8	60.4	57.8	60.4
2=FEMALE	42.2	39.6	42.2	39.6

Appendix D

Survey Methodology

Survey Methodology

Sample Design

Selection of Institutions for the Borrower Survey

The borrower sample was selected from institutions that responded to the 1995 institutional surveys. All of the responding Direct Loan institutions and a subsample of the responding FFEL institutions were selected as follows:

The 105 responding Direct Loan institutions were stratified by type/control (5 categories) and size (2 categories), resulting in a total of 10 type/control, size cells. A subsample of 315 FFEL institutions was selected from the 2303 schools that responded to the FFEL survey, such that the number of FFEL institutions selected within each cell was equal to three times the corresponding number of Direct Loan schools in that cell. The number of schools selected is shown in the following table:

TYPE/CONTROL	SIZE	NUMBER OF DIRECT LOAN SCHOOLS SELECTED	NUMBER OF FFEL SCHOOLS SELECTED
4-year public	small	9	27
4-year public	large	25	75
2-year public	small	6	18
2-year public	large	3	9
4-year private	small	10	30
4-year private	large	11	33
2-year private	small	2	6
2-year private	large	4	12
proprietary	small	21	63
proprietary	large	14	42
TOTAL		105	315

Selection of Borrowers

The borrower sample was selected from the National Student Loan Data System (NSLDS), the Department of Education's comprehensive national database of information on students and institutions participating in Title IV programs.

The design presented here is a modification of the original design and represents a compromise necessary due to three unanticipated situations: 1) the procedure used to extract the sample from the NSLDS did not allow for the selection of a fixed number from a class or institution, and limited the total number of records that could be extracted, 2) two-year Direct Loan private schools were exclusively from Puerto Rico, and after examination of their response rate, it was decided that they did not constitute an appropriate comparison group, and 3) the focus of the study shifted from a quasi-experimental design to one where greater interest was placed on survey estimates.

As a result, a fixed proportion of student borrowers (1%) and of PLUS borrowers (10%) attending the selected institutions was sampled. The last four digits of the Social Security number were used to select these percentages (weights were adjusted for the fact that the combination 0000 is not issued). A cap of six PLUS borrowers and 23 student borrowers was placed on each institution in order to maximally diversify the sample while bringing it down to the desired sample size. Puerto Rican institution borrowers were excluded from the sample base. Also, some small selected institutions had no borrowers in the sample.

In order to achieve approximately 4000 completed borrower surveys, assuming an overall response rate of 70 percent, the starting sample size was set at 5700 borrowers. The starting sample was allocated such that the number of FFEL borrowers was equal to three times the number of Direct Loan borrowers. This resulted in an initial allocation of 1425 borrowers with Direct Loans and 4275 (3*1425) borrowers with FFEL loans.

The sample was restricted to those borrowers originating loans between July 1, 1994 and June 30, 1995 in order to minimize the effects of borrower recall. If more than one loan was originated for a borrower between July 1, 1994 and June 30, 1995, the last loan originated was retained in the sample. This resulted in 14,340 borrower records prior to imposing the cap on the number of borrowers from large institutions.

Since NSLDS does not contain telephone or address information for borrowers, this information had to be obtained through a match with the Central Processing System (CPS) database using borrower Social Security number. The telephone numbers and addresses were then added to the sample file. About 94 percent of the sample records matched with the CPS database. The percentage was much larger for student borrowers than for PLUS borrowers. After dropping those borrowers with cancelled loans, borrowers whose data did not match the CPS database, and borrowers from Puerto Rican institutions, the final sample eligible for telephone interviews included 5220 borrowers.

The final sample was allocated as follows:

- Direct Loan Student Borrowers—1024
- FFEL Student Borrowers—3107
- Direct Loan PLUS Borrowers—302
- FFEL PLUS Borrowers—787

Data Collection Methodology/Response Rate

The borrower survey was conducted using a telephone survey methodology. The telephone interviews were administered at Macro's Burlington, Vermont facility via Computer Assisted Telephone Interviewing (CATI). Data collection began on November 10, 1995 and continued through March 17, 1996. Calls were placed Monday through Sunday from 9:00AM - 9:00PM local time, and were allocated over different dayparts in order to achieve the highest possible response rate. An unlimited number of attempts were made to reach each qualified respondent.

The overall response rate was 73 percent, based on 3,623 responses from 5,220 eligible respondents. Note that the number of eligible respondents is less than the original starting sample size of 5,299 respondents. The difference reflects the deletion of borrowers from Puerto Rican institutions. As indicated earlier, the two-year private schools in the Direct Loan sample were all from Puerto Rico. This created a large nonresponse bias among borrowers from these schools due to the language barrier. Thus, it was decided that borrowers from Puerto Rican schools would be excluded from the sample.

Exhibit A (located at the end of the Methodology Section) displays the sample dispositions and response rates for each respondent group.

Data Analysis

The weighting scheme resulted in weighted estimates which at times differed considerably from unweighted estimates. Some bootstrapping simulations were implemented, which led to the conclusion that unweighted tests might lead to biased results. This suggested the use of the SAS General Linear Model procedure for all significance tests. This procedure uses weighted data to fit an equation, but retains the unweighted degrees of freedom to test the results for significance. The procedure was not only used with the ordinal dependent variables, but also with the dichotomous variables. While it is known that the coefficients resulting from a dichotomous dependent variable are unstable, the use of GLM to test for significance (particularly if one uses a conservative alpha) leads to valid results. The bootstrapping simulations confirmed this.

As a result it was decided to use weighted GLMs for every significance test. Every test was conducted with and without controls for size and control of institution. It was decided to control for these two variables since they were part of the sampling design. Control of institution was used, instead of type and control, since the two-year private Direct Loan schools had been excluded (as they were all in Puerto Rico). A three way analysis of variance was conducted using institutional control, size and loan type as independent variables, and including the interactions in the model. A second analysis used loan type alone. It was felt that the second analysis would reflect the presence of differences in the two populations, and the first would examine whether those differences were due to the selection of different types of schools.

Additional analyses were conducted to examine the relationship of certain institutional or demographic variables with survey variables. These analyses were conducted controlling for loan type and testing for interactions with loan type. In addition the analyses were conducted adding controls for size and control of institution.

Differences by loan program were tested for significance at the 5% level. However, due to the large number of borrower and institutional characteristics examined, a more conservative level of significance (1%) was used to identify differences in the questionnaire responses associated with these characteristics. This approach reduced the likelihood of significant relationships occurring by chance.

Weighted tables were produced for all variables which showed significant results, and for some variables for which significant results were hypothesized.

Principal Components Analysis

Nine questions reflecting various issues thought to reflect overall opinions regarding the loan programs were submitted to a Principal Components Analysis.

Only cases (student and parent borrowers) where all the nine questions were answered were used in this analysis. Survey responses were recoded so that higher values indicated more positive opinions. An examination of the eigenvalues revealed that a three component solution was appropriate.

The three components were submitted to a Varimax rotation. Examining the questions that had high loadings in each component, we identified the three components as 1) Satisfaction, 2)Timeliness, and 3) Problems.

Ordinarily one might use component scores as measures of each of these three components, but this presented several difficulties. The most problematic one would have been the treatment of the missing values. A second one would have been that while the analysis combined parents and students, the program comparisons were to have been done separately, and some of the advantages of PCA (such as orthogonality) would have disappeared in any case.

Instead, the variables were converted to a common scale with mean of 500 and standard deviation of 100, separately in the parent and the student files. The common scores for variables that clustered in the same rotated component were added, and then divided by the number of questions assigned to the component answered. An adjustment was made for nonresponses, equivalent to counting the variable as counting less, but assigning it a mean score.

Exhibit B presents the PCA rotated solution, as well as the variable descriptions, while the results of the principal components analysis are presented below.

Composite Satisfaction Levels and Loan Program Experiences

As described in the previous section, the purpose of the principal components analysis was to determine whether grouping related variables would identify significant differences by loan program and/or borrower and institutional characteristics that were not discerned in the individual comparisons.

The principal components analysis identified three composite variables related to overall opinions regarding the Federal loan programs:

1) A composite indicator of satisfaction with specific program aspects;
2) An indicator of timeliness of funds; and
3) An indicator of problems associated with the respective loan program.

In addition, an overall indicator of opinions regarding the loan programs (based on all of the above variables) was calculated.

The specific variables used to identify the composite factors included:

Satisfaction

- Level of ease in obtaining a loan;
- Satisfaction with financial aid orientation;
- Satisfaction with the Department of Education in helping to understand loan terms; and
- Satisfaction with the Financial Aid staff in helping to understand loan terms;

Timeliness

- Timeliness of receipt of loan funds; and
- Problems with the timeliness of loan funds;

Problems

- Problems with the method used to explain loan terms;
- Problems with awareness of when loan payments would start, and/or amount to be repaid; and
- Problems with the steps of the loan process required for transferring from one school to another.

For purposes of the analysis, the nine variables were converted to a common scale. This scale was adjusted so that each variable had a mean of five hundred and standard deviation of one hundred among the borrowers. The variables were adjusted separately for student and PLUS respondents.

The variables, converted to a common scale so that a high score indicated a high level of satisfaction or absence of problems, were then averaged to obtain a score for each borrower on each of the three composite indicators. The three scores for a borrower were then averaged to obtain the overall score.

The following table presents the scores for each composite variable (and the overall indicator) by loan program. As displayed in Appendix A, composite scores were also used to identify differences by borrower and institutional characteristics with respect to the composite variables.

Composite Satisfaction Levels by Loan Program

Respondent Group	Program Satisfaction	Satisfaction With Timeliness	Presence of Problems	Overall Opinion
Direct Loan (Students)	494	505	501	500
FFEL (Students)	504	500	500	501
Direct Loan (Parent)	499	499	502	500
FFEL (Parent)	503	501	499	501

Consistent with the individual comparisons, no significant differences were found by loan program among student or parent borrowers. Composite satisfaction scores for the various program aspects were slightly higher for FFEL borrowers than for Direct Loan borrowers, while scores for the presence of problems were slightly higher for Direct Loan respondents. (It should be noted that for the composite variables, a higher average score indicates a higher level of satisfaction).

The direction of overall satisfaction with the timeliness of loan funds differed between student and parent borrowers. Direct Loan students indicated a slightly higher level of satisfaction with the timeliness of funds than did FFEL students. However, parent borrowers in the FFEL Program expressed a slightly higher level of satisfaction with the timeliness of funds.

The results of the composite analyses by borrower and institutional characteristics were consistent with the individual comparisons.

Exhibit A: Final Sample Dispositions and Response Rates

Disposition	Direct Loan Student	FFEL Student	Direct Loan PLUS	FFEL PLUS	Total
Completed Interviews	713	2117	237	556	3623
Refusals/Not Available	81	233	35	89	438
Out-of-Scope	30*	143*	9*	40*	222*
Language Barriers	10*	15*	4*	16*	45*
Unusable/No Number	123	420	10	56	609
Active Sample	67	179	7	30	283
Total	1024	3107	302	787	5220
Response Rate	72.4%	71.8%	82.0%	76.1%	**73.1%**

* Excluded from response rate calculation.

Exhibit B: Rotated Factor Pattern

	Factor 1	Factor 2	Factor 3
Variable 1	0.50425	0.43621	-0.00537
Variable 2	0.13876	0.86320	0.13823
Variable 3	0.81298	0.09095	0.21406
Variable 4	0.78363	-0.01977	0.07224
Variable 5	0.64141	0.21879	0.19489
Variable 6	0.08576	0.86706	0.11312
Variable 7	0.31103	0.03480	0.58616
Variable 8	0.14238	-0.00800	0.71318
Variable 9	-0.03297	0.29455	0.68836

where:

Variable 1 = Level of ease in obtaining loan
Variable 2 = Received loan funds in timely manner
Variable 3 = Satisfaction with financial aid orientation
Variable 4 = Satisfaction with Department of Education
Variable 5 = Satisfaction with financial aid staff at school
Variable 6 = Problems with timing of receipt of loan funds
Variable 7 = Problems with method used to explain loan terms
Variable 8 = Problems with awareness of loan payments
Variable 9 = Problems with loan process when transferring schools

Note: The respective composite scores for student and PLUS borrowers were submitted to the same significance tests as the original variables.

Appendix E

Survey Instruments

Direct Loan Survey

BORROWER TELEPHONE SURVEY
FEDERAL DIRECT LOAN PROGRAM - STUDENT BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Are you presently a student at (SCHOOL NAME)?

1=YES
2=NO
9=REFUSED

2. Did you attend (SCHOOL NAME) during the 1994-95 school year?

1=YES
2=NO (SKIP TO Q.A5.)
9=REFUSED (SKIP TO Q.A5.)

3. Did you have at least one Federal student loan for tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

1=YES
2=NO (TERMINATE INTERVIEW.)
9=REFUSED

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

1=YES (SKIP TO Q.A6.)
2=NO
8=DON'T KNOW (SKIP TO Q.A6.)
9=REFUSED (TERMINATE INTERVIEW.)

5. Did you have one of the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

		YES	NO	DK	REF
a.	Federal Direct Subsidized Stafford Loan	1	2	8	9
b.	Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c.	Federal Family Subsidized Stafford Loan	1	2	8	9
d.	Federal Family Unsubsidized Stafford Loan	1	2	8	9
e.	Federal Direct PLUS	1	2	8	9
f.	Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

6. Did you receive any type of Federal student loan prior to your 1994-95 loan?

1=YES
2=NO (SKIP TO Q.A8.)
8=DON'T KNOW (SKIP TO Q.A8.)
9=REFUSED (SKIP TO Q.A8.)

7. Did you previously receive one of the following types of Federal loans?

		YES	NO	DK	REF
a.	Stafford Loan (i.e., a subsidized Federal loan)	1	2	8	9
b.	Supplemental Loans for Students (SLS) (i.e., an Unsubsidized Federal loan)	1	2	8	9

(IF THE RESPONSE TO A OR B IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

8. Which of the following statements best describes the status of the (LOAN TYPE) that you received for the *1994- 95* school year?

1=Still attending school, have started making loan payments (SKIP TO SECTION B.)
2=Still attending school, have not started making loan payments
3=Out of school, have started making loan payments (SKIP TO SECTION B.)
4=Out of school, have not started making loan payments
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)
6=Transferred to a new school, have not started making payments
9=REFUSED (TERMINATE INTERVIEW.)

(IF THE RESPONSE = 3 OR 4, ADMINISTER OUT OF SCHOOL BORROWER/TRANSFER AND OUT OF SCHOOL BORROWER ONLY QUESTIONS.)

(IF THE RESPONSE = 5 OR 6, ADMINISTER OUT OF SCHOOL BORROWER/TRANSFER QUESTIONS.)

9. Which of the following statements best describes the status of the (LOAN TYPE) that you received for the *1994- 95* school year?

1=Loan is in grace period (SUBSIDIZED LOANS ONLY.)
2=Loan is in deferment
3=Loan is in forbearance
4=Loan is in delinquent status (over 30 days, but less than 6 months past due)
5=Loan is in default
8=DON'T KNOW
9=REFUSED

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult or very difficult?

   1= VERY EASY
   2= SOMEWHAT EASY
   3= SOMEWHAT DIFFICULT
   4= VERY DIFFICULT
   8= DON'T KNOW
   9= REFUSED

2. In your opinion, did you receive your loan funds in a timely manner?

   1= YES *(SKIP TO SECTION C.)*
   2= NO
   8= DON'T KNOW *(SKIP TO SECTION C.)*
   9= REFUSED *(SKIP TO SECTION C.)*

3. Did the delay in receiving your loan funds have any of the following effects...?

EFFECTS	YES	NO	DON'T KNOW	REFUSED
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused you to drop out of school	1	2	8	9
d. Caused you to apply for a bridge loan (i.e. emergency loan) or extra financing	1	2	8	9

SECTION C: ENTRANCE COUNSELING AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your entrance counseling and financial aid contacts for your 1994-95 loan.

1. Overall, how satisfied were you with the effectiveness of the financial aid orientation you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

   1= VERY SATISFIED
   2= SOMEWHAT SATISFIED
   3= SOMEWHAT DISSATISFIED
   4= VERY DISSATISFIED
   8= DON'T KNOW
   9= REFUSED

2. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 loan—very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education and its contractors	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME)	1	2	3	4	8	9

3. Are you familiar with the toll-free customer service telephone number that has been provided to assist students with current questions or problems regarding their student loans?

   1= YES
   2= NO
   9= REFUSED

   (PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
   (1-800 -4FED-AID)

4. Who would you most likely call to report a change of address?

   1= SCHOOL FINANCIAL AID OFFICE
   2= TOLL-FREE CUSTOMER SERVICE NUMBER
   3= DEPARTMENT OF EDUCATION
   4= OTHER (PLEASE SPECIFY):
   8= DON'T KNOW
   9= REFUSED

5. Which of the following would you consider the three most positive aspects of your 1994-95 student loan experience?

01=Timeliness of loan funds
02=Accuracy of loan funds
03=Contacts with the Department of Education
04=Contacts with the servicer
05=Contacts with the financial aid office
06=Entrance counseling
07=Exit counseling (if applicable)
08=Other (Please specify):
09=NONE
88=DON'T KNOW
99=REFUSED

6. Have you experienced any specific problems with the following aspects of your 1994-95 student loan?

PROBLEMS	YES	NO	DON'T KNOW	REFUSED
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)	1	2	8	9
d. The steps of the loan process required for transferring from one school to another	1	2	8	9

SECTION D: EXIT COUNSELING

(THIS SECTION APPLIES TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

Now I would like for you to think about any financial aid counseling that you received prior to leaving (SCHOOL NAME).

1. How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
5= DID NOT RECEIVE EXIT COUNSELING (SKIP TO Q.D5.)
8= DON'T KNOW (SKIP TO Q.D5.)
9= REFUSED (SKIP TO Q.D5.)

2. Did you receive any printed information explaining your 1994-95 Federal loan during exit counseling?

1= YES
2= NO (SKIP TO Q.D4.)
8= DON'T KNOW (SKIP TO Q.D4.)
9= REFUSED (SKIP TO Q.D4.)

3. How satisfied were you with this printed information in helping you to understand the terms of your loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

4. Were the various consolidation options explained to you during exit counseling?

1= YES
2= NO
8= DON'T KNOW
9= REFUSED

5. What would you consider a major benefit of consolidation?

6. What would you consider a major disadvantage of consolidation?

SECTION E: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 student loan.

1. First of all, what was the approved amount of your (LOAN TYPE) for the 1994-95 academic year?

   1= AMOUNT ________________
   2= PROBE AMOUNT__________
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-85 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MOST RECENT LOAN.)

2. What Is your interest rate for your 1994-95 (LOAN TYPE)?

   1= RATE
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-85 SCHOOL YEAR, ASK FOR THE RATE OF THE MOST RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your Federal loans incurred while attending school?

   1= YEARS
   2= ALREADY PAID
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE NUMBER OF YEARS.)

(THE FOLLOWING TWO QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

4. Can you please tell me three conditions under which you are allowed to defer repayment of your 1994-95 student loan?

01= ATTENDING SCHOOL AT LEAST HALF-TIME
02= PURSUING A COURSE OF STUDY PURSUANT TO A GRADUATE FELLOWSHIP PROGRAM
03= DISABLED, PURSUING A REHABILITATION TRAINING PROGRAM
04= UNABLE TO FIND FULL-TIME EMPLOYMENT
05= ECONOMIC HARDSHIP
06= OTHER (PLEASE SPECIFY):
08= DON'T KNOW
09= REFUSED

5. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

01= ADVERSE CREDIT REPORTS
02= GARNISHMENT OF WAGES
03= LITIGATION
04= GOVERNMENT KEEPS LOTTERY WINNINGS
05= GOVERNMENT KEEPS INCOME TAX REFUNDS
06= OTHER (PLEASE SPECIFY):
08= DON'T KNOW
09= REFUSED

SECTION F: REPAYMENT OPTIONS/REPAYMENT

The next few questions pertain to the various repayment plans and options for your 1994-95 student loan.

1. Did you receive any information about the student loan repayment options available from the Federal Government?

1= YES	
2= NO	(SKIP TO Q.F4.)
8= DON'T KNOW	(SKIP TO Q.F4.)
9= REFUSED	(SKIP TO Q.F4.)

2. From which of the following sources did you receive this information?

SOURCES	YES	NO	DON'T KNOW	REFUSED
a. Department of Education and its contractors	1	2	8	9
b. Your school	1	2	8	9
c. A friend	1	2	8	9
d. Other (Please specify):	1	2	8	9

3. Did you request this information or were you offered the information?

	DEPT. OF ED	SCHOOL	FRIEND	OTHER
REQUESTED INFORMATION	1	1	1	1
OFFERED INFORMATION	2	2	2	2
DON'T KNOW	8	8	8	8
REFUSED	9	9	9	9

4. What repayment plan will/did you select?

1= STANDARD PAYMENT PLAN	
2= EXTENDED PAYMENT PLAN	
3= GRADUATED PAYMENT PLAN	
4= INCOME SENSITIVE REPAYMENT PLAN	
5= OTHER (PLEASE SPECIFY):	
6= DON'T KNOW/NO OPTION PROVIDED	(SKIP TO Q.F6.)
8= DON'T KNOW/DON'T REMEMBER	(SKIP TO Q.F6)
9= REFUSED	(SKIP TO Q.F6)

5. Why do you think you will select/why did you select this repayment option? (CHECK ALL THAT APPLY.)

01= LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH
02= WANT(ED) MY LOAN AMOUNT TO BE IN TUNE WITH MY EARNINGS
03= UNCERTAIN ABOUT MY FUTURE EARNINGS
04= WANT(ED) TO PAY OFF LOAN EARLY
05= WANT(ED) SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER
06= OPTION HAS ATTRACTIVE LOAN FEATURES
07= DO/DID NOT WANT TO MAKE MULTIPLE LOAN PAYMENTS
08= WANT(ED) SMALLER INSTALLMENTS OVER A LONGER PERIOD
09= WANT(ED) TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE
10= THIS OPTION WAS EASIER TO UNDERSTAND
11= OPTION RECOMMENDED BY A RELATIVE OR FRIEND
12= WANT(ED) LOW INTEREST PAYMENTS
13= OTHER (PLEASE SPECIFY):
88= DON'T KNOW
99= REFUSED

(THE FOLLOWING SIX QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

6. Have you ever attempted to change your repayment plan?

1= YES
2= NO (SKIP TO Q.F9.)
8= DON'T KNOW (SKIP TO Q.F9.)
9= REFUSED (SKIP TO Q.F9.)

7. Were you successful in changing your repayment plan?

1= YES
2= NO
8= DON'T KNOW
9= REFUSED

8. What was your previous loan repayment plan?

1= STANDARD REPAYMENT PLAN
2= EXTENDED REPAYMENT PLAN
3= GRADUATED REPAYMENT PLAN
4= INCOME CONTINGENT/SENSITIVE REPAYMENT PLAN
5= OTHER (PLEASE SPECIFY):
8= DON'T KNOW
9= REFUSED

9. Have you experienced any problems during your repayment period?

1= YES
2= NO (SKIP TO SECTION G.)
8= DON'T KNOW (SKIP TO SECTION G.)
9= REFUSED (SKIP TO SECTION G.)

10. What types of problems did you encounter? (CHECK ALL THAT APPLY.)

01= DIFFICULTY IN MAKING PAYMENTS
02= DIFFICULTY IN REACHING SERVICER
03= CHANGE OF ADDRESS FORM WAS IGNORED
04= INACCURATE BILLING
05= UNABLE TO CHANGE REPAYMENT OPTION TO MEET INCOME
06= DIFFICULTY IN OBTAINING DEFERMENTS
07= OTHER (PLEASE SPECIFY):
08= DON'T KNOW
09= REFUSED

11. Were you able to resolve the problem(s) in a satisfactory manner?

1= YES
2= SOMEWHAT
3= NO
8= DON'T KNOW
9= REFUSED

SECTION G: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with the Department of Education and its contractors to whom you will make (or are currently making) your payments on your 1994-95 loan.

1. Did you have any contact with the Department of Education and its contractors regarding your 1994-95 (LOAN TYPE)?

1= YES	
2= NO	(SKIP TO SECTION H.)
8= DON'T KNOW	(SKIP TO SECTION H.)
9= REFUSED	(SKIP TO SECTION H.)

2. Have you contacted the Department of Education and/or its contractors for any of the following reasons pertaining to your 1994-95 loan?

		YES	NO	DK	REF
a.	Loan deferment	1	2	8	9
b.	Loan forbearance	1	2	8	9
c.	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the Department of Education and/or its contractors regarding your 1994-95 loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction *most* influenced by contacts with the Department of Education and its contractors during the application process, while in school, or during repayment (if applicable)?

1= DURING THE APPLICATION PROCESS
2= WHILE IN SCHOOL
3= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

5. Overall, how satisfied are you with any contacts that you have had with the Department of Education and its contractors regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION H: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal student loan you received immediately before receiving your 1994-95 student loan. By that I mean the most recent Federal loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement loans or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) loan with your previous loan?

   1= YES
   2= NO (SKIP TO Q.H7.)
   8= DON'T KNOW (SKIP TO Q.H7.)
   9= REFUSED (SKIP TO Q.H7.)

2. Why did you decide to consolidate your student loans? (CHECK AL THAT APPLY.)

   01= UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH
   02= MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH
   03= OPTION RECOMMENDED BY A RELATIVE OR FRIEND
   04= WANT(ED) LOWER INTEREST PAYMENTS
   05= OTHER (PLEASE SPECIFY):
   88= DON'T KNOW
   99= REFUSED

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

   01= EXIT COUNSELING SESSION
   02= COUNSELING MATERIALS
   03= RELATIVE OR FRIEND
   04= FINANCIAL AID OFFICE
   05= DEPARTMENT OF EDUCATION
   06= SERVICER
   07=OTHER (PLEASE SPECIFY):
   08= NONE
   88= DON'T KNOW
   99= REFUSED

4. Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of servicing you have received?

   1= MORE SATISFIED
   2= LESS SATISFIED
   3= NO DIFFERENCE
   8= DON'T KNOW
   9= REFUSED

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting the Department of Education and its contractors.

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

6. What problems (if any) have you experienced with your 1994-95 loan consolidation? (CHECK ALL THAT APPLY.)

01= PROBLEMS WITH SERVICE REPRESENTATIVES
02= PROBLEMS WITH TIMELINESS
03= CONFUSED ABOUT TERMS OF CONSOLIDATION
88= DON'T KNOW
99= REFUSED

7. How did your overall experience in obtaining your 1994-95 Federal loan compare with your experience in obtaining your prior loan? Was it more positive, less positive or about the same?

1= MORE POSITIVE
2= LESS POSITIVE
3= ABOUT THE SAME (SKIP TO Q.H9.)
8= DON'T KNOW (SKIP TO Q.H9.)
9= REFUSED (SKIP TO Q.H9.)

8. Why do you consider your (1994-95/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

01= I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN
02= THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER
03= THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED
04= I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN
05= SCHOOL SERVICE WAS BETTER
06= FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE
07= OTHER (PLEASE SPECIFY):
88= DON'T KNOW
99= REFUSED

*ASK Q.H9 THROUGH Q.H13 FOR **THE DEPARTMENT OF EDUCATION**, AND FOR **OTHER SERVICE PROVIDERS** (i.e., THE PREVIOUS SERVICING AGENCY, LENDER AND/OR GUARANTEE AGENCY.)*

9. Did you have any contact with (PARTY) regarding your previous student loan?

1= YES	
2= NO	(SKIP TO NEXT PARTY OR TO SECTION I.)
8= DON'T KNOW	(SKIP TO NEXT PARTY OR TO SECTION I.)
9= REFUSED	(SKIP TO NEXT PARTY OR TO SECTION I.)

10. Have you contacted (PARTY) for any of the following reasons regarding your previous Federal loan..?

	REASONS	**YES**	**NO**	**DK**	**REFUSED**
a.	Loan deferment	1	2	8	9
b.	Loan forbearance	1	2	8	9
c.	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your prior loan?

ITEM	**1**	**2**	**3**	**4**	**5**	**NA**	**DK**	**REF**
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

12. Thinking strictly in terms of the factors that we just discussed regarding your previous loan, was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process, while in school, or during repayment (if applicable)?

1= DURING THE APPLICATION PROCESS
2= WHILE IN SCHOOL
3= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied.

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION I: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask ...

1. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

   1= Certificate
   2= Associates degree
   3= Bachelors' degree
   4= Masters degree
   5= Doctorate degree
   6= Other (Please specify):
   7= NONE
   9= REFUSED

(THE FOLLOWING QUESTION APPLIES TO IN-SCHOOL BORROWERS ONLY.)

2. What degrees or certificates, if any, do you (did you) anticipate earning from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

   1= Certificate
   2= Associates degree
   3= Bachelors' degree
   4= Masters degree
   5= Doctorate degree
   6= Other (Please specify):
   7= NONE
   9= REFUSED

3. When you received your 94-95 (LOAN TYPE), did you also receive a Pell Grant?

   1= YES
   2= NO
   8= DON'T KNOW
   9= REFUSED

4. Did you attend (SCHOOL NAME) full-time, at least half-time or less than half time during the 1994-95 academic year?

   1= FULL-TIME
   2= AT LEAST HALF-TIME
   3= LESS THAN HALF-TIME
   8= DON'T KNOW
   9= REFUSED

5. Which of the following best describes (SCHOOL NAME) Is it...?

1= A community or Junior college	(ASK Q.I6 IF IN SCHOOL.)
2= A four year college or university	**(ASK Q.I7 IF IN SCHOOL.)**
3= A single year or less than one year career school	(ASK Q.I6 IF IN SCHOOL.)
4= *A less than two* year career school	(ASK Q.I6 IF IN SCHOOL.)
5= *A two* year or more career school	(ASK Q.I6 IF IN SCHOOL.)
6= Other *(Please specify)*:	(ASK Q.I6 IF IN SCHOOL.)
8= DON'T KNOW	(ASK Q.I6 IF IN SCHOOL.)
9= REFUSED	(ASK Q.I6 IF IN SCHOOL.)

(THE FOLLOWING TWO QUESTIONS APPLY TO IN-SCHOOL BORROWERS ONLY.)

6. Which of the following best describes your present education level?

1= First year	*(SKIP TO Q.I8.)*
2= Second year or more	*(SKIP TO Q.I8.)*
3= Other *(Please specify)*:	*(SKIP TO Q.I8.)*
9= REFUSED	*(SKIP TO Q.I8.)*

7. Which of the following best describes your present education level?

1= Freshmen
2= Sophomore
3= Junior
4= Senior
5= Graduate student (student enrolled in a Masters Degree Program)
6= Professional degree student (student enrolled in a Doctoral Program)
7= Other *(Please specify)*:
9= REFUSED

8. When you applied for your 94-95 loan at (SCHOOL NAME), were you classified as an independent student or a dependent student?

1= INDEPENDENT STUDENT
2= DEPENDENT STUDENT
8= DON'T KNOW
9= REFUSED

9. To make sure we include all segments of the population, I need to ask:

What is your age?

(IF RESPONDENT REFUSES TO PROVIDE AGE, ASK Q.I10.)

10. Which of the following groups best describes your age? (CIRCLE APPROPRIATE CODE.)

1= 18-24
2= 25-34
3= 35-44
4= 45-54
5= 55-64
6= 65+
9= REFUSED

11. Would you classify yourself as..?

1= American Indian or Alaskan Native
2= Asian or Pacific Islander
3= Black, not of Hispanic origin
4= White, not of Hispanic origin
5= Hispanic
6= Other (Please specify.)
9= REFUSED

(THE FOLLOWING FOUR QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY)

12. Which of the following best describes the highest level of education that you have completed?

1= High school graduate or equivalent
2= Certificate
3= Associates degree
4:=Bachelors' degree
5= Masters degree
6= Doctorate degree
7= Other *(Please specify)*:
8= REFUSED

13. Which of the following best describes your current employment status?

1= Employed full-time at least 35 hours per week
2= Employed part-time
3= Unemployed (SKIP TO Q.I15)
9= REFUSED

14. Are you currently employed in a field that is related to your major?

1= YES
2= NO
9= REFUSED

15. Which of the following categories best describes your current annual income?

1= Less than $20,000
2= $20,000 - $39,999
3= $40,000 - $49,999
4= $50,000 - $74,000
5= $75,000 or more
9= REFUSED

16. GENDER OF RESPONDENT *(DO NOT ASK.)*

1= MALE
2= FEMALE

SECTION J: GENERAL OBSERVATIONS

That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal Student Loan Program?

THANK RESPONDENT AND TERMINATE INTERVIEW.

FFEL Survey

BORROWER TELEPHONE SURVEY
FEDERAL FAMILY EDUCATION LOAN PROGRAM - STUDENT BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Are you presently a student at (SCHOOL NAME)?

1=YES
2=NO
9=REFUSED

2. Did you attend (SCHOOL NAME) during the 1994-95 school year?

1=YES	
2=NO	(SKIP TO Q.A5.)
9=REFUSED	(SKIP TO Q.A5.)

3. Did you have at least one Federal student loan for tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

1=YES	
2=NO	(TERMINATE INTERVIEW.)
9=REFUSED	

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

1=YES	(SKIP TO Q.A6.)
2=NO	
8=DON'T KNOW	(SKIP TO Q.A6.)
9=REFUSED	(TERMINATE INTERVIEW.)

5. Did you have one of the following types of Federal loans?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

		YES	NO	DK	REF
a.	Federal Direct Stafford Loan	1	2	8	9
b.	Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c.	Federal Family Stafford Loan	1	2	8	9
d.	Federal Family Unsubsidized Stafford Loan	1	2	8	9
e.	Federal Direct PLUS	1	2	8	9
f.	Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

6. Did you receive any type of Federal student loan prior to your 1994-95 loan?

1=YES
2=NO (SKIP TO Q.A8.)
8=DON'T KNOW (SKIP TO Q.A8.)
9=REFUSED (SKIP TO Q.A8.)

7. Did you previously receive one of the following types of Federal loans?

		YES	NO	DK	REF
a.	Stafford Loan (i.e., s subsidized Federal loan)	1	2	8	9
b.	Supplemental Loans for Students (SLS) (i.e., an unsubsidized Federal loan)	1	2	8	9

(IF THE RESPONSE TO A OR B IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

8. Which of the following statements best describes the status of the(LOAN TYPE) loan that you received for the *1994- 95* school year?

1=Still attending school, have started making loan payments (SKIP TO SECTION B.)
2=Still attending school, have not started making loan payments
3=Out of school, have started making loan payments (SKIP TO SECTION B.)
4=Out of school, have not started making loan payments
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)
6=Transferred to a new school, have not started making payments
9=REFUSED (TERMINATE INTERVIEW.)

(IF THE RESPONSE = 3 OR 4, ADMINISTER OUT OF SCHOOL BORROWER/TRANSFER AND OUT OF SCHOOL BORROWER ONLY QUESTIONS.)

(IF THE RESPONSE = 5 OR 6, ADMINISTER OUT OF SCHOOL BORROWER/TRANSFER QUESTIONS.)

9. Which of the following statements best describes the status of the(LOAN TYPE) loan that you received for the *1994- 95* school year?

1=Loan is in grace period (SUBSIDIZED LOANS ONLY.)
2=Loan is in deferment
3=Loan is in forbearance
4=Loan is in delinquent status (over 30 days, but less than 6 months past due)
5=Loan is in default
8=DON'T KNOW
9=REFUSED

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult or very difficult?

   1= VERY EASY
   2= SOMEWHAT EASY
   3= SOMEWHAT DIFFICULT
   4= VERY DIFFICULT
   8= DON'T KNOW
   9= REFUSED

2. In your opinion, did you receive your loan funds in a timely manner?

1= YES	*(SKIP TO SECTION C.)*
2= NO	
8= DON'T KNOW	*(SKIP TO SECTION C.)*
9= REFUSED	*(SKIP TO SECTION C.)*

3. Did the delay in receiving your loan funds have any of the following effects...?

EFFECTS	YES	NO	DON'T KNOW	REFUSED
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused you to drop out of school	1	2	8	9
d. Caused you to apply for a bridge loan (i.e. emergency loan) or extra financing	1	2	8	9

SECTION C: ENTRANCE COUNSELING AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your entrance counseling and financial aid contacts for your 1994-95 loan.

1. Overall, how satisfied were you with the effectiveness of the financial aid orientation you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

   1= VERY SATISFIED
   2= SOMEWHAT SATISFIED
   3= SOMEWHAT DISSATISFIED
   4= VERY DISSATISFIED
   8= DON'T KNOW
   9= REFUSED

2. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 loan—very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education	1	2	3	4	8	9
Your lender	1	2	3	4	8	9
Your guarantee agency	1	2	3	4	8	9
Your loan servicer	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME)	1	2	3	4	8	9

3. Are you familiar with the toll-free customer service telephone number that has been provided to assist students with current questions or problems regarding their student loans?

   1= YES
   2= NO
   9= REFUSED

   (PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
   (1 - 800 -4FED - AID)

4. Who would you most likely call to report a change of address?

   1= SCHOOL FINANCIAL AID OFFICE
   2= TOLL-FREE CUSTOMER SERVICE NUMBER
   3= DEPARTMENT OF EDUCATION
   4= THE SERVICER
   5= THE LENDER
   6= THE GUARANTEE AGENCY
   7= OTHER (PLEASE SPECIFY):
   8= DON'T KNOW
   9= REFUSED

5. Which of the following would you consider the three most positive aspects of your 1994-95 student loan experience?

01= Timeliness of loan funds
02= Accuracy of loan funds
03= Contacts with the Department of Education
04= Contacts with the servicer
05= Contacts with the financial aid office
06= Contacts with the lender
07= Contacts with the guarantee agency
08= Entrance counseling
09= Exit counseling (if applicable)
10= Other (Please specify):
11= NONE
88= DON'T KNOW
99= REFUSED

6. Have you experienced any specific problems with the following aspects of your 1994-95 student loan?

PROBLEMS	YES	NO	DON'T KNOW	REFUSED
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for transferring from one school to another	1	2	8	9

SECTION D: EXIT COUNSELING

(THIS SECTION APPLIES TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

Now I would like for you to think about any financial aid counseling that you received prior to leaving (SCHOOL NAME).

1. How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1994-95 loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

   1= VERY SATISFIED
   2= SOMEWHAT SATISFIED
   3= SOMEWHAT DISSATISFIED
   4= VERY DISSATISFIED
   5= DID NOT RECEIVE EXIT COUNSELING (SKIP TO Q.D5.)
   8= DON'T KNOW (SKIP TO Q.D5.)
   9= REFUSED (SKIP TO Q.D5.)

2. Did you receive any printed information explaining your 1994-95 Federal loan during exit counseling?

   1= YES
   2= NO (SKIP TO Q.D4.)
   8= DON'T KNOW (SKIP TO Q.D4.)
   9= REFUSED (SKIP TO Q.D4.)

3. How satisfied were you with this printed information in helping you to understand the terms of your loan? Were you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

   1= VERY SATISFIED
   2= SOMEWHAT SATISFIED
   3= SOMEWHAT DISSATISFIED
   4= VERY DISSATISFIED
   8= DON'T KNOW
   9= REFUSED

4. Were the various consolidation options explained to you during exit counseling?

   1= YES
   2= NO
   8= DON'T KNOW
   9= REFUSED

5. What would you consider a major benefit of consolidation?

6. What would you consider a major disadvantage of consolidation?

SECTION E: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 student loan.

1. First of all, what was the approved amount of your (LOAN TYPE) for the 1994-95 academic year?

   1= AMOUNT ________________
   2= PROBE AMOUNT __________
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MOST RECENT LOAN.)

2. What Is your interest rate for your 1994-95 (LOAN TYPE)?

   1= RATE
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MOST RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your Federal loans incurred while attending school?

   1= YEARS
   2= ALREADY PAID
   8= DON'T KNOW
   9= REFUSED

   (PROBE FOR APPROXIMATE NUMBER OF YEARS.)

(THE FOLLOWING TWO QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS AND TRANSFERS ONLY.)

4. Can you please tell me three conditions under which you are allowed to defer repayment of your 1994-95 student loan?

   1= ATTENDING SCHOOL AT LEAST HALF-TIME
   2= PURSUING A COURSE OF STUDY PURSUANT TO A GRADUATE FELLOWSHIP PROGRAM
   3= DISABLED, PURSUING A REHABILITATION TRAINING PROGRAM
   4= UNABLE TO FIND FULL-TIME EMPLOYMENT
   5= ECONOMIC HARDSHIP
   6= OTHER (PLEASE SPECIFY):
   8= DON'T KNOW
   9= REFUSED

5. Can you please tell me three possible consequences of defaulting on your 1994-95 student loan?

   1= ADVERSE CREDIT REPORTS
   2= GARNISHMENT OF WAGES
   3= LITIGATION
   4= GOVERNMENT KEEPS LOTTERY WINNINGS
   5= GOVERNMENT KEEPS INCOME TAX REFUNDS
   6= OTHER (PLEASE SPECIFY):
   8= DON'T KNOW
   9= REFUSED

SECTION F: REPAYMENT OPTIONS/REPAYMENT

The next few questions pertain to the various repayment plans and options for your 1994-95 student loan.

1. Did you receive any information about the student loan repayment options available from the Federal Government?

1= YES	
2= NO	(SKIP TO Q.F4.)
8= DON'T KNOW	(SKIP TO Q.F4.)
9= REFUSED	(SKIP TO Q.F4.)

2. From which of the following sources did you receive this information?

SOURCES	YES	NO	DON'T KNOW	REFUSED
a. Department of Education	1	2	8	9
b. Your servicer	1	2	8	9
c. Your lender	1	2	8	9
d. Your guarantee agency	1	2	8	9
b. Your school	1	2	8	9
c. A friend	1	2	8	9
d. Other (Please specify):	1	2	8	9

3. Did you request this information or were you offered the information?

	DEPT OF ED	SCHOOL	FRIEND	OTHER
a. REQUESTED INFORMATION	1	1	1	1
b. OFFERED INFORMATION	2	2	2	2
c. DON'T KNOW	8	8	8	8
d. REFUSED	9	9	9	9

4. What repayment plan will/did you select?

1= STANDARD PAYMENT PLAN	
2= EXTENDED PAYMENT PLAN	
3= GRADUATED PAYMENT PLAN	
4= INCOME SENSITIVE REPAYMENT PLAN	
5= OTHER (PLEASE SPECIFY):	
6= DON'T KNOW/NO OPTION PROVIDED	(SKIP TO Q.F6.)
8= DON'T KNOW/DON'T REMEMBER	(SKIP TO Q.F6.)
9= REFUSED	(SKIP TO Q.F6.)

5. Why do you think you will select/why did you select this repayment option?

01= LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH
02= WANT(ED) MY LOAN AMOUNT TO BE IN TUNE WITH MY EARNINGS
03= UNCERTAIN ABOUT MY FUTURE EARNINGS
04= WANT(ED) TO PAY OFF LOAN EARLY
05= WANT(ED) SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER
06= OPTION HAS ATTRACTIVE LOAN FEATURES
07= DO/DID NOT WANT TO MAKE MULTIPLE LOAN PAYMENTS
08= WANT(ED) SMALLER INSTALLMENTS OVER A LONGER PERIOD
09= WANT(ED) TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE
10= THIS OPTION WAS EASIER TO UNDERSTAND
11= OPTION RECOMMENDED BY A RELATIVE OR FRIEND
12= WANT(ED) LOW INTEREST PAYMENTS
13= OTHER (PLEASE SPECIFY):
88= DON'T KNOW
99= REFUSED

6. Has your loan ever been sold?

1= YES
2= NO
8= DON'T KNOW
9= REFUSED

7. Do you know where to send your loan payment?

1= YES
2= NO (SKIP TO Q.F9.)
9= REFUSED (SKIP TO Q.F9.)

8. Where do you/will you send your payment?

(THE FOLLOWING SIX QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY.)

9. Have you ever attempted to change repayment plans?

1= YES
2= NO (SKIP TO Q.F12.)
8= DON'T KNOW (SKIP TO Q.F12.)
9= REFUSED (SKIP TO Q.F12.)

10. Were you successful in changing your repayment plan?
1= YES
2= NO
8= DON'T KNOW
9= REFUSED

11. What was your previous loan repayment option?

1= STANDARD REPAYMENT PLAN
2= EXTENDED REPAYMENT PLAN
3= GRADUATED REPAYMENT PLAN
4= INCOME CONTINGENT/SENSITIVE REPAYMENT PLAN
5= OTHER (PLEASE SPECIFY):
8= DON'T KNOW
9= REFUSED

12. Have you experienced any problems during your repayment period?

1= YES
2= NO (SKIP TO SECTION G.)
8= DON'T KNOW
9= REFUSED

13. What types of problems did you encounter? (CHECK ALL THAT APPLY.)

1= DIFFICULTY IN MAKING PAYMENTS
2= DIFFICULTY IN REACHING SERVICER
3= CHANGE OF ADDRESS FORM WAS IGNORED
4= INACCURATE BILLING
5= UNABLE TO CHANGE REPAYMENT OPTION TO MEET INCOME
6= DIFFICULTY IN OBTAINING DEFERMENTS
7= OTHER (PLEASE SPECIFY):
8= DON'T KNOW
9= REFUSED

14. Were you able to resolve the problem(s) in a satisfactory manner?

1= YES
2= SOMEWHAT
3= NO
8= DON'T KNOW
9= REFUSED

SECTION G: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with the Department of Education, your servicing agency, your lender and/or your guarantee agency regarding your 1994-95 student loan.

ASK Q.G1 THROUGH Q.G5 FOR THE ***DEPARTMENT OF EDUCATION*** *AND FOR* ***OTHER SERVICE PROVIDERS*** *(i.e., THE LENDER, SERVICER AND/OR GUARANTEE AGENCY.)*

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?

1= YES (SKIP TO SECTION H.)
2= NO (SKIP TO SECTION H.)
8= DON'T KNOW (SKIP TO SECTION H.)
9= REFUSED

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 loan?

			YES	NO	DK	REF
a.	Loan deferment	1	2	8	9	
b.	Loan forbearance		1	2	8	9
c.	Change of address		1	2	8	9
d.	Loan delinquency		1	2	8	9
e.	Loan default		1	2	8	9
f.	Loan consolidation		1	2	8	9
g.	Other (Please specify)		1	2	8	9

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction, *most* influenced by contacts with (PARTY) during the application process, while in school, or during repayment (if applicable)?

1= DURING THE APPLICATION PROCESS
2= WHILE IN SCHOOL
3= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) during the application process/while in school regarding your 1994-95 loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION H: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal student loan you received immediately before receiving your 1994-95 student loan. By that I mean the most recent loan you received starting with the 1993-94 school year or before. Please do not include disbursement loans or multiple loans for the 1994-95 school year.

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

   1= YES
   2= NO (SKIP TO Q.H7.)
   8= DON'T KNOW (SKIP TO Q.H7.)
   9= REFUSED (SKIP TO Q.H7.)

2. Why did you decide to consolidate your student loans? (CHECK ALL THAT APPLY.)

   01= UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH
   02= MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH
   03= OPTION RECOMMENDED BY A RELATIVE OR FRIEND
   04= WANT(ED) LOWER INTEREST PAYMENTS
   05= OTHER (PLEASE SPECIFY):
   88= DON'T KNOW
   99= REFUSED

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

   01= EXIT COUNSELING SESSION
   02= COUNSELING MATERIALS
   03= RELATIVE OR FRIEND
   04= FINANCIAL AID OFFICE
   05= DEPARTMENT OF EDUCATION
   06= SERVICER
   07= LENDER
   08= GUARANTEE AGENCY
   09= OTHER (PLEASE SPECIFY):
   88= DON'T KNOW
   99= REFUSED

4. Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of servicing you have received?

   1= MORE SATISFIED
   2= LESS SATISFIED
   3= NO DIFFERENCE
   8= DON'T KNOW
   9= REFUSED

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

6. What problems (if any) have you experienced with your 1994-95 loan consolidation? (CHECK ALL THAT APPLY.)

01= PROBLEMS WITH SERVICE REPRESENTATIVES
02= PROBLEMS WITH TIMELINESS
03= CONFUSED ABOUT TERMS OF CONSOLIDATION
88= DON'T KNOW
99= REFUSED

7. How did your overall experience in obtaining your 1994-95 Federal loan compare with your experience in obtaining your prior loan? Was it more positive, less positive or about the same?

1= MORE POSITIVE
2= LESS POSITIVE
3= ABOUT THE SAME (SKIP TO Q.H9.)
8= DON'T KNOW (SKIP TO Q.H9.)
9= REFUSED (SKIP TO Q.H9.)

8. Why do you consider your (1994-95/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

01= I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN
02= THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER
03= THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED
04= I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN
05= SCHOOL SERVICE WAS BETTER
06= FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE
07= OTHER (PLEASE SPECIFY):
88= DON'T KNOW
99= REFUSED

ASK Q.H9 THROUGH Q.H13 FOR THE DEPARTMENT OF EDUCATION AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER AND/OR GUARANTEE AGENCY.)

9 Did you have any contact with (PARTY) regarding your previous student loan?

1= YES	
2= NO	(SKIP TO NEXT PARTY OR TO SECTION I.)
8= DON'T KNOW	(SKIP TO NEXT PARTY OR TO SECTION I.)
9= REFUSED	(SKIP TO NEXT PARTY OR TO SECTION I.)

10. Have you contacted (PARTY) for any of the following reasons:

	REASONS	**YES**	**NO**	**DK**	**REFUSED**
a.	Loan deferment 1	2	8	9	
b.	Loan forbearance	1	2	8	9
c.	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior loan?

ITEM	**1**	**2**	**3**	**4**	**5**	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process, while in school, or during repayment (if applicable)?

1= DURING THE APPLICATION PROCESS
2= WHILE IN SCHOOL
3= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

13. Overall, how satisfied are you with any contacts that you have had with (PARTY)? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied.

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION I: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, need to ask ...

1. What degrees or certificates, if any, have you received from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

1= Certificate
3= Associates degree
4= Bachelors' degree
5= Masters degree
6= Doctorate degree
7= Other (Please specify):
8= NONE
9= REFUSED

(THE FOLLOWING QUESTION APPLIES TO IN-SCHOOL BORROWERS ONLY.)

2. What degrees or certificates, if any, do you (did you) anticipate earning from (SCHOOL NAME)? (CHECK ALL THAT APPLY.)

1= Certificate
3= Associates degree
4= Bachelors' degree
5= Masters degree
6= Doctorate degree
7= Other (Please specify):
8= NONE
9= REFUSED

3. When you received your 94-95 (LOAN TYPE), did you also receive a Pell Grant?

1= YES
2= NO
8= DON'T KNOW
9= REFUSED

4. Did you attend (SCHOOL NAME) full-time, at least half-time or less than half time during the 1994-95 academic year?

1= FULL-TIME
2= AT LEAST HALF-TIME
3= LESS THAN HALF-TIME
8= DON'T KNOW
9= REFUSED

5. Which of the following best describes (SCHOOL NAME) Is it...?

1= A community or Junior college	(ASK Q.I6 IF IN SCHOOL.)
2= A four year college or university	**(ASK Q.I7 IF IN SCHOOL.)**
3= A single year or less than one year career school	(ASK Q.I6 IF IN SCHOOL.)
4= A two-year or more career school	(ASK Q.I6 IF IN SCHOOL)
5= Other *(Please specify):*	(ASK Q.I6 IF IN SCHOOL.)
8= DON'T KNOW	(ASK Q.I6 IF IN SCHOOL.)
9= REFUSED	(ASK Q.I6 IF IN SCHOOL.)

(THE FOLLOWING TWO QUESTIONS APPLY TO IN-SCHOOL BORROWERS ONLY.)

6. Which of the following best describes your present education level?

1= First year	*(SKIP TO Q.18.)*
2= Second year or more	*(SKIP TO Q.18.)*
3= Other *(Please specify)*:	*(SKIP TO Q.18.)*
9= REFUSED	*(SKIP TO Q.18.)*

7. Which of the following best describes your present education level?

1= Freshmen
2= Sophomore
3= Junior
4= Senior
5= Graduate student (student enrolled in a Masters Degree Program)
6= Professional degree student (student enrolled in a Doctoral Program)
7= Other *(Please specify)*:
9= REFUSED

8. When you applied for your 94-95 loan at (SCHOOL NAME), were you classified as an independent student or a dependent student?

1= INDEPENDENT STUDENT
2= DEPENDENT STUDENT
8= DON'T KNOW
9= REFUSED

9. To make sure we include all segments of the population, I need to ask:

What is your age?

(IF RESPONDENT REFUSES TO PROVIDE AGE, ASK Q.10.)

10. Which of the following groups best describes your age? (CIRCLE APPROPRIATE CODE.)

1= 18-24
2= 25-34
3=. 35-44
4= 45-54
5= 55-64
6= 65+
9= REFUSED

11. Would you classify yourself as..?

1= American Indian or Alaskan Native
2= Asian or Pacific Islander
3= Black, not of Hispanic origin
4= White, not of Hispanic origin
5= Hispanic
6= Other (Please specify.)
9= REFUSED

(THE FOLLOWING FOUR QUESTIONS APPLY TO OUT-OF-SCHOOL BORROWERS ONLY)

12. Which of the following best describes the highest level of education that you have completed?

1= High school graduate or equivalent
2= Certificate
3= Associates degree
4:=Bachelors' degree
5= Masters degree
6= Doctorate degree
7= Other *(Please specify)*:
8= REFUSED

13. Which of the following best describes your current employment status?

1= Employed full-time at least 35 hours per week
2= Employed part-time
3= Unemployed (SKIP TO Q.I15.)
9= REFUSED

14. Are you currently employed in a field that is related to your major?

1= YES
2= NO
9= REFUSED

15. Which of the following categories best describes your current annual income?

1= Less than $20,000
2= $20,000 - $39,999
3= $40,000 - $49,999
4= $50,000 - $74,000
5= $75.000 or more
9= REFUSED

16. GENDER OF RESPONDENT *(DO NOT ASK.)*

1= MALE
2= FEMALE

SECTION J: GENERAL OBSERVATIONS

That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal Student Loan Program?

THANK RESPONDENT AND TERMINATE INTERVIEW.

Parent Survey

BORROWER TELEPHONE SURVEY
PLUS LOAN PROGRAM BORROWERS

SECTION A: SCREENING QUESTIONS

First of all, I would like to verify the following information:

1. Is your son/daughter presently a student at (SCHOOL NAME)?

   1=YES
   2=NO
   9=REFUSED

2. Did your son/daughter attend (SCHOOL NAME) during the 1994-95 school year?

   1=YES
   2=NO (SKIP TO Q.A5.)
   9=REFUSED (SKIP TO Q.A5.)

3. Did you have at least one Federal student loan for your son's/daughter's tuition and/or other expenses at (SCHOOL NAME) for the 1994-95 school year?

   1=YES
   2=NO (TERMINATE INTERVIEW.)
   9=REFUSED

4. My information indicates that you had a (LOAN TYPE) for the 1994-95 school year. Is this correct?

   1=YES (SKIP TO Q.A6.)
   2=NO
   8=DON'T KNOW (SKIP TO Q.A6.)
   9=REFUSED (TERMINATE INTERVIEW.)

5. Did you have one of the following types of Federal loans for the 1994-95 school year?

(DO NOT REPEAT LOAN TYPE MENTIONED IN Q.A4.)

		YES	NO	DK	REF
a.	Federal Direct Stafford Loan	1	2	8	9
b.	Federal Direct Unsubsidized Stafford Loan	1	2	8	9
c.	Federal Family Stafford Loan	1	2	8	9
d.	Federal Family Unsubsidized Stafford Loan	1	2	8	9
e.	Federal Direct PLUS	1	2	8	9
f.	Federal Family PLUS	1	2	8	9

(IF BOTH SCHOOL AND LOAN TYPE ARE IN THE SAME SAMPLE GROUP AS THE ORIGINAL SCHOOL AND LOAN TYPE, ADMINISTER QUESTIONNAIRE. OTHERWISE, TERMINATE INTERVIEW AND REFER TO CALVERTON FOR REVIEW.)

6. Did you receive a PLUS loan prior to your 1994-95 PLUS loan?

1=YES
2=NO
8=DON'T KNOW
9=REFUSED

(IF THE RESPONSE IS YES, ADMINISTER PREVIOUS BORROWER QUESTIONS.)

7. Which of the following statements best describes the status of the (LOAN TYPE) loan that you received for the *1994- 95* school year? ... Student...

1=Still attending school, have started making loan payments (SKIP TO SECTION B.)
2=Still attending school, have not started making loan payments
3=Out of school, have started making loan payments (SKIP TO SECTION B.)
4=Out of school, have not started making loan payments
5=Transferred to a new school, have started making payments (SKIP TO SECTION B.)
6=Transferred to a new school, have not started making payments
9=REFUSED (SKIP TO SECTION B.)

8. Which of the following statements best describes the status of the(LOAN TYPE) loan that you received for the *1994- 95* school year?

1=Loan is in deferment
2=Loan is in forbearance
3=Loan is in delinquent status (over 30 days, but less than 6 months past due)
4=Loan is in default
8=DON'T KNOW
9=REFUSED

SECTION B: LOAN ORIGINATION

The next few questions pertain to the procedures you followed when applying for your 1994-95 PLUS loan, and the receipt of your loan funds.

1. Would you describe the level of ease in obtaining your 1994-95 (LOAN TYPE) as very easy, somewhat easy, somewhat difficult or very difficult?

   1= VERY EASY
   2= SOMEWHAT EASY
   3= SOMEWHAT DIFFICULT
   4= VERY DIFFICULT
   8= DON'T KNOW
   9= REFUSED

2. In your opinion, did you receive your PLUS loan funds in a timely manner?

1= YES	*(SKIP TO SECTION C.)*
2= NO	
8= DON'T KNOW	*(SKIP TO SECTION C.)*
9= REFUSED	*(SKIP TO SECTION C.)*

3. Did the delay in receiving your loan funds have any of the following effects on your son/daughter...?

EFFECTS	YES	NO	DON'T KNOW	REFUSED
a. Delayed registration	1	2	8	9
b. Delayed the start of classes	1	2	8	9
c. Caused student to drop out of school	1	2	8	9
d. Caused student to apply for a bridge loan (i.e. emergency loan) or extra financing	1	2	8	9

SECTION C: INFORMATION AND IN-SCHOOL FINANCIAL AID CONTACTS

Now I would like to ask you some questions about your financial aid contacts regarding your 1994-95 PLUS loan.

1. How satisfied were you with each of the following in helping you to understand the terms of your 1994-95 PLUS loan—very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

CONTACT	VERY SATISFIED	SOMEWHAT SATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	DON'T KNOW	REFUSED
The Department of Education(**and its contractors - FDLP**).	1	2	3	4	8	9
Your lender **(FFEL)**	1	2	3	4	8	9
Your guarantee agency **(FFEL)**	1	2	3	4	8	9
Your loan servicer **(FFEL)**	1	2	3	4	8	9
The financial aid staff at (SCHOOL NAME) **(BOTH)**	1	2	3	4	8	9

2. Are you familiar with the toll-free customer service telephone number that has been provided to assist borrowers with current questions or problems regarding their student loans?

   1= YES
   2= NO
   9= REFUSED

   (PROVIDE TOLL-FREE NUMBER IF REQUESTED BY RESPONDENT.)
   (1-800-4FED-AID)

3. Who would you most likely call to report a change of address?

   1= SCHOOL FINANCIAL AID OFFICE
   2= TOLL-FREE CUSTOMER SERVICE NUMBER
   3= DEPARTMENT OF EDUCATION
   4= THE SERVICER
   5= THE LENDER
   6= THE GUARANTEE AGENCY
   7= OTHER (PLEASE SPECIFY):
   8= DON'T KNOW
   9= REFUSED

4. **Which of the following would you consider the three most positive aspects of your 1994-95 PLUS loan experience?**

01=Timeliness of loan funds
02=Accuracy of loan funds
03=Contacts with the Department of Education
04=Contacts with your lender **(FFEL)**
05=Contacts with your guarantee agency **(FFEL)**
06=Contacts with the servicer
07=Contacts with the financial aid office
08=Other (Please specify):
09=NONE
88=DON'T KNOW
99=REFUSED

5. Have you experienced any specific problems with the following aspects of your 1994-95 PLUS loan?

PROBLEMS	**YES**	**NO**	**DON'T KNOW**	**REFUSED**
a. The timing of receipt of your loan funds	1	2	8	9
b. The method used to explain your loan terms	1	2	8	9
c. The awareness of when your loan payments would start (and/or how much you would have to repay)?	1	2	8	9
d. The steps of the loan process required for the student to transfer from one school to another	1	2	8	9

SECTION D: KEY FEATURES/CONDITIONS OF LOAN

The next series of questions deals with the key terms, features, and conditions of your 1994-95 PLUS loan.

1. First of all, what was the approved amount of your PLUS loan for the 1994-95 academic year?

1= AMOUNT ________________
2= PROBE AMOUNT __________
8= DON'T KNOW
9= REFUSED

(PROBE FOR APPROXIMATE AMOUNT. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE AMOUNT OF THE MOST RECENT LOAN.)

2. What Is your interest rate for your 1994-95 PLUS loan?

1= RATE
8= DON'T KNOW
9= REFUSED

(PROBE FOR APPROXIMATE RATE. IF RESPONDENT RECEIVED TWO LOANS OF THE SAME TYPE DURING THE 1994-95 SCHOOL YEAR, ASK FOR THE RATE OF THE MOST RECENT LOAN.)

3. Approximately how many years do you think it will take you to pay off your PLUS loans incurred while your son/daughter is/was attending school?

1= YEARS
2= ALREADY PAID
8= DON'T KNOW
9= REFUSED

(PROBE FOR APPROXIMATE NUMBER OF YEARS).

4. Can you please tell me three possible consequences of defaulting on your 1994-95 PLUS loan?

1= ADVERSE CREDIT REPORTS
2= GARNISHMENT OF WAGES
3= LITIGATION
4= GOVERNMENT KEEPS LOTTERY WINNINGS
5= GOVERNMENT KEEPS INCOME TAX REFUNDS
6= OTHER (PLEASE SPECIFY):
8= DON'T KNOW
9= REFUSED

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER PARTIES

The next few questions ask about specific contacts or communications that you may have had with **the Department of Education and it's contractors** (the Department of Education, your servicing agency, your lender and/or your guarantee agency) regarding your 1994-95 PLUS loan.

*ASK Q.E1 THROUGH Q.E5 FOR THE **DEPARTMENT OF EDUCATION AND ITS CONTRACTORS (FDLP) ---- FOR THE DEPARTMENT OF EDUCATION** AND **OTHER SERVICE PROVIDERS** (i.e., THE LENDER, SERVICER AND/OR GUARANTEE AGENCY.) ---- **(FFEL)***

1. Did you have any contact with (PARTY) regarding your 1994-95 (LOAN TYPE)?

1= YES
2= NO (SKIP TO NEXT PARTY OR SECTION F.)
8= DON'T KNOW (SKIP TO NEXT PARTY OR SECTION F.)
9= REFUSED (SKIP TO NEXT PARTY OR SECTION F.)

2. Have you contacted (PARTY) for any of the following reasons pertaining to your 1994-95 PLUS loan?

		YES	NO	DK	REF
a.	Loan deferment	1	2	8	9
b.	Loan forbearance	1	2	8	9
c.	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

3. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting (PARTY) regarding your 1994-95 PLUS loan?

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

4. Thinking strictly in terms of the factors that we just discussed, was your level of satisfaction, *most* influenced by contacts with the **Department of Education and its contractors** (The Department of Education/other service providers -- FFEL) during the application process or during repayment ?

1= DURING THE APPLICATION PROCESS
2= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

5. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your 1994-95 PLUS loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION F: PREVIOUS LOANS

(THIS SECTION APPLIES TO BORROWERS WITH PREVIOUS LOANS ONLY.)

You mentioned earlier in this interview that you had at least one prior PLUS loan. I would like for you to think about the PLUS loan you received immediately before receiving your 1994-95 PLUS loan. By that I mean the most recent PLUS loan that you received starting with the 1993-94 school year or before. Please do not include multiple disbursement or multiple loans for the 1994-95 school year..

1. Did you consolidate your 1994-95 (LOAN TYPE) with your previous loan?

   1= YES
   2= NO (SKIP TO Q.F7.)
   8= DON'T KNOW (SKIP TO Q.F7.)
   9= REFUSED (SKIP TO Q.F7.)

2. Why did you decide to consolidate your PLUS loans? (CHECK ALL THAT APPLY.)

   01= UNABLE TO AFFORD TWO LOAN PAYMENTS EACH MONTH
   02= MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH
   03= OPTION RECOMMENDED BY A RELATIVE OR FRIEND
   04= WANT(ED) LOWER INTEREST PAYMENTS
   05= TO REHABILITATE LOAN (REMOVE FROM DEFAULT STATUS)
   05= OTHER (PLEASE SPECIFY):
   88= DON'T KNOW
   99= REFUSED

3. What sources of information or who influenced your decision to consolidate your loans? (CHECK ALL THAT APPLY.)

   01= RELATIVE OR FRIEND
   02= FINANCIAL AID OFFICE
   03= DEPARTMENT OF EDUCATION
   04= SERVICER
   05= LENDER
   06= GUARANTEE AGENCY
   07= OTHER (PLEASE SPECIFY):
   88= DON'T KNOW
   99= REFUSED

4. Since you have consolidated your PLUS loans, are you more satisfied or less satisfied with the level of servicing you have received?

   1= MORE SATISFIED
   2= LESS SATISFIED
   3= NO DIFFERENCE
   8= DON'T KNOW
   9= REFUSED

5. Thinking strictly in terms of your 1994-95 loan consolidation experience, please rate your level of satisfaction (on a scale of 1 to 5, with 5 being the highest) with each of the following when contacting (PARTY).

ITEM	1	2	3	4	5	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

6. What problems (if any) have you experienced with your 1994-95 PLUS loan consolidation? (CHECK ALL THAT APPLY.)

01= PROBLEMS WITH SERVICE REPRESENTATIVES
02= PROBLEMS WITH TIMELINESS
03= CONFUSED ABOUT TERMS OF CONSOLIDATION
88= DON'T KNOW
99= REFUSED

7. How did your overall experience in obtaining your 1994-95 PLUS loan compare with your experience in obtaining your prior PLUS loan? Was it more positive, less positive or about the same?

1= MORE POSITIVE
2= LESS POSITIVE
3= ABOUT THE SAME (SKIP TO Q.F9.)
8= DON'T KNOW (SKIP TO Q.F9.)
9= REFUSED (SKIP TO Q.F9.)

8. Why do you consider your (1994-95/prior) loan experience more positive? (CHECK ALL THAT APPLY.)

01= I WAS MORE EXPERIENCED WITH THE PROCESS WHEN APPLYING FOR MY 94-95 LOAN
02= THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER
03= THE PAPERWORK NECESSARY TO GET THE LOAN WAS GREATLY REDUCED
04= I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN
05= SCHOOL SERVICE WAS BETTER
06= FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE
07= OTHER (PLEASE SPECIFY):
88= DON'T KNOW
99= REFUSED

ASK Q.F9 THROUGH Q.F13 FOR THE DEPARTMENT OF EDUCATION AND FOR OTHER SERVICE PROVIDERS (i.e., THE PREVIOUS SERVICING AGENCY, LENDER AND/OR GUARANTEE AGENCY.)

9 Did you have any contact with (PARTY) regarding your previous PLUS loan?

1= YES
2= NO (SKIP TO NEXT PARTY OR TO SECTION G.)
8= DON'T KNOW (SKIP TO NEXT PARTY OR TO SECTION G.)
9= REFUSED (SKIP TO NEXT PARTY OR TO SECTION G.)

10. Have you contačted (PARTY) for any of the following reasons:

	REASONS	**YES**	**NO**	**DK**	**REFUSED**
a.	Loan deferment	1	2	8	9
b.	Loan forbearance	1	2	8	9
c.	Change of address	1	2	8	9
d.	Loan delinquency	1	2	8	9
e.	Loan default	1	2	8	9
f.	Loan consolidation	1	2	8	9
g.	Other (Please specify)	1	2	8	9

11. On a scale of one to five, with five being the highest, how would you rate your level of satisfaction with (ITEM) when contacting the (PARTY) regarding your prior PLUS loan?

ITEM	**1**	**2**	**3**	**4**	**5**	NA	DK	REF
a. The helpfulness of representatives	1	2	3	4	5	6	8	9
b. The courtesy of representatives	1	2	3	4	5	6	8	9
c. Responsiveness to telephone calls	1	2	3	4	5	6	8	9
d. Responsiveness to letters	1	2	3	4	5	6	8	9
e. The level of knowledge of representatives	1	2	3	4	5	6	8	9
f. The usefulness of information received	1	2	3	4	5	6	8	9
g. The timeliness in processing or addressing your request	1	2	3	4	5	6	8	9

12. Thinking strictly in terms of factors that we just discussed regarding your previous loan, what was your level of satisfaction *most* influenced by contacts with (PARTY) during the application process or during repayment (if applicable)?

1= DURING THE APPLICATION PROCESS
2= DURING REPAYMENT
8= DON'T KNOW
9= REFUSED

13. Overall, how satisfied are you with any contacts that you have had with (PARTY) regarding your previous loan? Are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied.

1= VERY SATISFIED
2= SOMEWHAT SATISFIED
3= SOMEWHAT DISSATISFIED
4= VERY DISSATISFIED
8= DON'T KNOW
9= REFUSED

SECTION G: DEMOGRAPHIC CHARACTERISTICS

The last few questions are for statistical or research purposes only. In order to group answers into specific categories, I need to ask ...

1. Would you classify yourself as..?

1= American Indian or Alaskan Native
2= Asian or Pacific Islander
3= Black, not of Hispanic origin
4= White, not of Hispanic origin
5= Hispanic
6= Other (Please specify.)
9= REFUSED

2. GENDER OF RESPONDENT *(DO NOT ASK.)*

1= MALE
2= FEMALE

SECTION H: GENERAL OBSERVATIONS

That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal Student Loan Program?

THANK RESPONDENT AND TERMINATE INTERVIEW.

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